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Mass. THE COMMONWEALTH OF MASSACHUSETTS
DIVISION OF EMPLOYMENT SECURITY

DIRECTOR'S REPORT
FOR THE YEAR ENDING JUNE 30, 1948
ROBERT E. MARSHALL, DIRECTOR

ADMINISTRATIVE OFFICE
881 COMMONWEALTH AVENUE, BOSTON, MASSACHUSETTS

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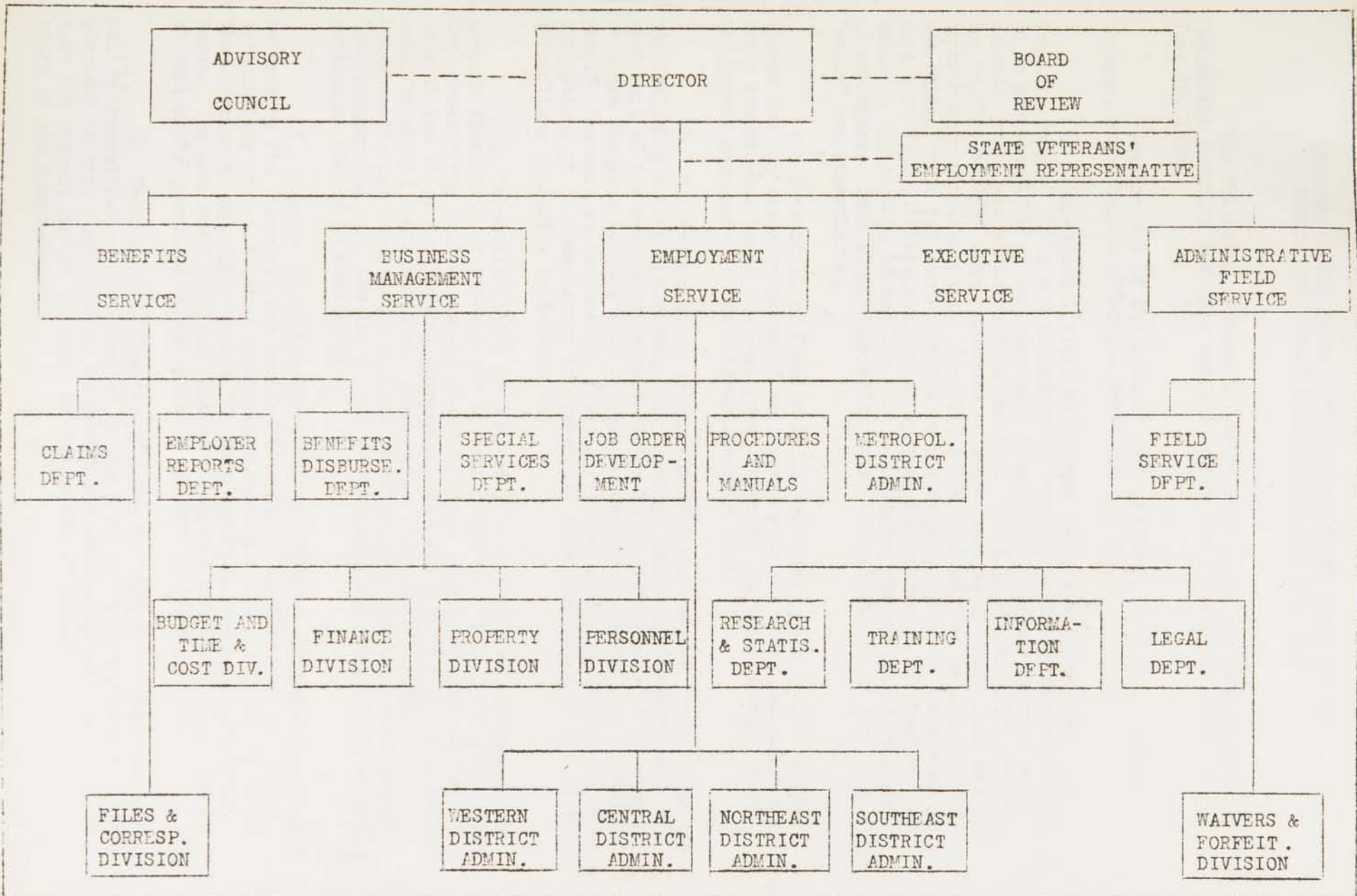
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SUMMARY

Developments of major importance in connection with the operation of the Massachusetts Division of Employment Security are summarized below:

1. The balance in the Unemployment Compensation Fund at June 30, 1948, was \$175,256,299.77 -- down by nearly \$10,000,000 (5.4%) from the balance in the fund at June 30, 1947.
2. Massachusetts workers received \$50,965,873 in unemployment compensation benefits in the current year. At the same time employer contributions to the fund aggregated \$37,007,399.04.
3. The average contribution rate was reduced, under the experience-rating provisions of the Massachusetts Employment Security Law, from the standard rate of 2.7% to 1.2%. It is estimated that for the year 1948 savings to employers will amount to about \$43,000,000.
4. The Division's employment offices completed 121,712 placements during the current fiscal year -- an increase of 20% over the preceding year.
5. A total of 6,469,579 visits was recorded at local employment offices.
6. The unemployment compensation claim load increased in the current fiscal year. Initial claims aggregated 451,848 (up 5.5%) and continued claims totalled 2,912,308 (up 2.4%).
7. While servicemen's readjustment allowance claims continued to show a downward trend, some 1,440,677 of these claims were received in the current fiscal year, representing 30% of the total claim load.
8. Readjustment allowance payments of \$25,492,488.00 (including payments to self-employed veterans) in the current fiscal year brought total payments under this program to \$120,549,910.00.
9. Approximately 16% of benefit checks for total unemployment carried dependents' allowances. The total amount of these allowances was \$1,506,630 -- less than 3% of all benefit payments.
10. Claims filed under the program for reconversion unemployment benefits for seamen totaled 1,893, while payments to the 1,800 eligible claimants amounted to \$230,908.00.

CHART I - ORGANIZATION OF THE DIVISION



CHANGES IN THE MASSACHUSETTS EMPLOYMENT SECURITY LAW
DURING THE FISCAL YEAR ENDING JUNE 30, 1948

The following changes in the provisions of the Massachusetts Employment Security Law were enacted during the fiscal year which ended June 30, 1948:

Chapter 603 of the Acts of 1948 provided for the following changes, which became effective September 13, 1948:

1. Subsection 1(s)(1) of Chapter 151A, which provided that the term "wages" shall not include more than \$3,000 of remuneration paid to an individual by an employer with respect to employment during any calendar year, was stricken from the law. The \$3,000-limitation appearing in Chapter 151A with reference to wages paid to an individual was for contribution purposes only. The limitation implied that an employer is not obligated to pay contributions on any wages paid to an individual in excess of \$3,000. This limitation appears in Section 14 of Chapter 151A, which is the section of the law that establishes the contribution rates of employers. This \$3,000-limitation under the definition of the term "wages" was superfluous.

2. Section 14 of Chapter 151A, first paragraph (which establishes the contribution rates of employers under the law), was amended to bring the provisions of the Employment Security Law in conformity with the recent amendment to the Internal Revenue Code.

3. Subsection 14(a) of Chapter 151A was amended by striking out the following words, "provided, that he shall make contributions only on that part of the remuneration paid by him to an individual not in excess of three thousand dollars with respect to employment during any calendar year." Inasmuch as Section 14, first paragraph, provides for the \$3,000-limitation, it is unnecessary to repeat the same limitation in one of the subsections appearing in Section 14.

4. Subsection 15(b) of Chapter 151A was amended, changing the present limitation of three years to four years as a time within which the Commonwealth may collect unpaid contributions. The provisions of the federal law allow the federal government four years within which to bring suit for unpaid contributions. Inasmuch as contributions paid to the Commonwealth may be credited against contributions due under the Federal Unemployment Tax Act, the law of the Commonwealth and that of the federal government should be consistent.

5. Section 14 of Chapter 151A (relative to the maintenance of records by the Director) was amended to relieve the Director of the responsibility of maintaining unnecessary records. The prior law required the Director to maintain records for each employee as to his quarterly wages. The amendment requires that he maintain a record of that part of an employee's quarterly wages which is subject to contribution.

6. Section 46 of Chapter 151A was amended to provide that information transmitted to the Director or his duly authorized representatives pursuant to this chapter shall be absolutely privileged and shall not be made the subject matter or basis in any action of slander or libel in any court of the Commonwealth.

Chapter 537 of the Acts of 1948 contains the following changes which will become effective January 1, 1949:

1. Subsection 14(b)(2) of Chapter 151A was amended so as to eliminate as "worker's benefit wages" those wages which were paid by an employer in the base period to any employee of his whose last employment with him was terminated for reasons which would have resulted in a denial of benefits to the employee had such base period employer been his latest employer. (For example, cases of voluntary quittance and discharge for misconduct.) This amendment provides for a notice to all base period employers when the first payment of benefits is made, and gives the employer the opportunity to contest the assignment of benefit wages to his account. When the employer has established that certain "worker's benefit wages" should not be assigned to him, it automatically removes such charge from the experience-rating record of the employer, so that it has no effect upon the employer's benefit wage ratio.

2. Subsection 14(e) of Chapter 151A was amended to the effect that the provision for a review of the employer's benefit wage ratio, as provided in said Subsection 14(e), shall not include consideration of a "worker's benefit wages" which is subject to review as contained in Subsection 14(b).

Chapter 421 of the Acts of 1948 provides the following amendment, which became effective August 25, 1948:

Subsection 25(a) of Chapter 151A was amended by striking out the following sentence: "Any failure to furnish information accurately concerning any material fact, including amounts of wages and compensation received, as provided in subsection (c) in section twenty-four, may, at the discretion of the director, disqualify the individual furnishing such inaccurate information from serving a waiting period or receiving any benefits for not more than ten compensable weeks subsequent to the time of furnishing such inaccurate information, or of the discovery that such inaccurate information was so furnished."

The reason the above-quoted sentence was stricken from the law was that Section 47 of Chapter 151A, which provides for criminal prosecution for whoever makes a false statement or representation to increase a benefit or other payment under any provision of this chapter, is sufficient statutory provision for a penal offense such as misrepresentation. There has been no instance in the administration of the law where the "discretion" of the Director to disqualify the individual furnishing inaccurate information, as provided in subsection 25(a), has been exercised.

Chapter 630 of the Acts of 1948 contains the following amendment, which became effective June 16, 1948:

Section 27 (provision relative to disqualification in cases of unemployment due to pregnancy) was amended. Prior to amendment, if a women became unavailable for work because of pregnancy, she was disqualified from receiving benefits not only for the four weeks prior to and the four weeks after childbirth, but she was also disqualified until she returned to work and earned at least her benefit rate during a week of employment.

The amendment to this section limits the disqualification due to pregnancy to the period during which she is unavailable for work. However, under no circumstances can she qualify to serve a waiting period or collect unemployment benefits during the four weeks prior to or the four weeks after the birth of the child. If subsequent to this period she can establish availability for work, she may then qualify for benefits providing she meets the other eligibility requirements of the law.

UNEMPLOYMENT COMPENSATION FUND
SUMMARY OF TRANSACTIONS FOR THE FISCAL YEAR ENDED JUNE 30, 1948

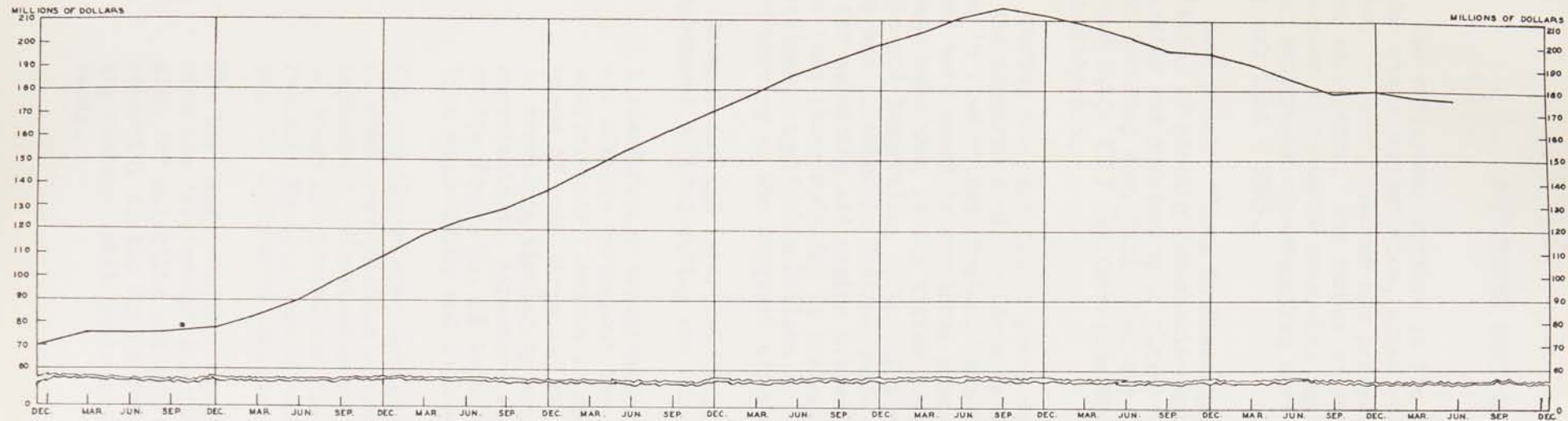
The balance in the Unemployment Compensation Fund at June 30, 1948, totaled \$175,256,299.77. While this amount was less than the balance in the Fund at the beginning of the present fiscal year by slightly over 5%, similar data for the preceding fiscal year showed a drop of over 8%. In the current fiscal year collections from employer contributions and interest credited to Massachusetts in the Unemployment Trust Fund in Washington totaled \$40,672,204.66. This amount, however, failed to offset net benefit payments aggregating \$50,625,352.71 (more than a fifth of all payments since 1938) by \$9,953,148.05.

Net receipts from contributions and interest penalties collected since contributions were first receivable in 1936 have aggregated \$396,712,138.71. Interest earned on investments and credited to the Massachusetts account in the United States Treasury has amounted to \$29,406,429.94. Thus receipts have totaled \$426,118,568.65. At the same time benefit payments have aggregated \$248,549,543.31. An additional amount of \$2,312,725.57 was transferred to the Railroad Unemployment Insurance Fund in October 1940. After deducting these expenditures from total receipts, the balance in the Fund at June 30, 1948, was \$175,256,299.77.

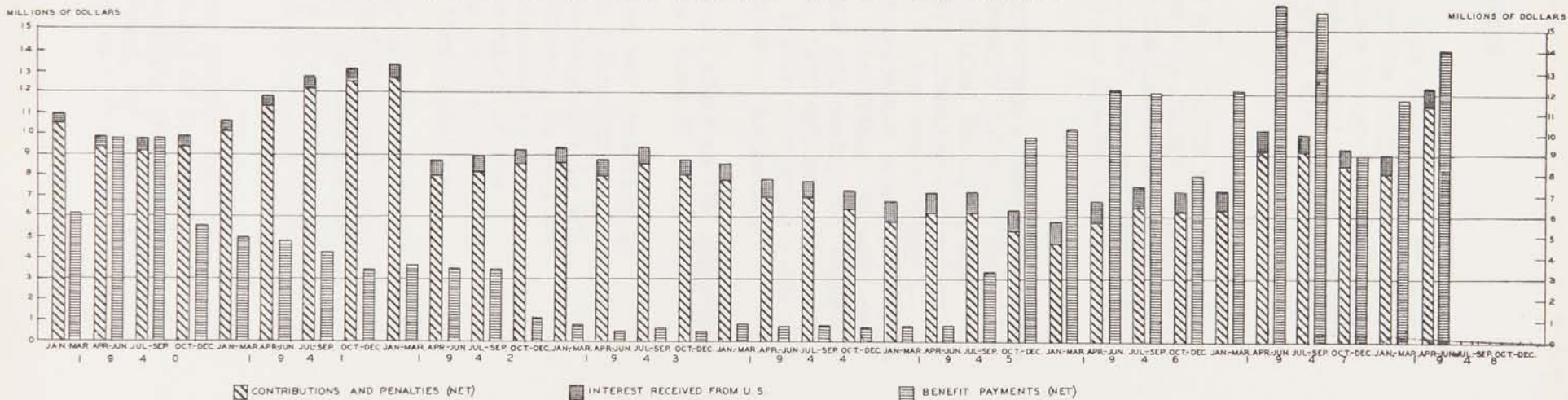
CONDITION OF UNEMPLOYMENT COMPENSATION FUND, AND TRANSACTIONS AFFECTING THE FUND

JANUARY 1, 1940 - JUNE 30, 1948, BY QUARTERS

BALANCE IN UNEMPLOYMENT COMPENSATION FUND



CONTRIBUTIONS AND PENALTIES, INTEREST FROM U.S., AND BENEFITS



CONTRIBUTIONS AND PENALTIES (NET)

INTEREST RECEIVED FROM U.S.

BENEFIT PAYMENTS (NET)

* DURING OCTOBER 1940, THE SUM OF \$2,312,725.57 WAS TRANSFERRED TO THE RAILROAD UNEMPLOYMENT FUND

EMPLOYMENT SERVICE FUNCTION

The employment service in its first full fiscal year of operation under state jurisdiction, after return by the federal government on November 15, 1946, reached new peacetime highs in several important employment activities. The number of applicants placed in job openings and the number of contacts made with employers for the purpose of developing employment opportunities have never been exceeded except in the war years 1942 - 1945.

Employment offices in Massachusetts are charged with the responsibilities of placing job-seeking applicants in suitable employment and the taking and processing of claims under the Massachusetts Employment Security Law, Title V of the Servicemen's Readjustment Act of 1944, and Title XIII (Reconversion Benefits for Seamen) of the Social Security Act.

During the past fiscal year, many improvements were made in the location and appearance of the Division's employment offices. Such activities in five cities (Boston, Cambridge, Malden, Chicopee, and Framingham) were moved to new local sites, while extensive remodeling and improvements were made in the office locations in two other cities -- Springfield and Somerville. Probably the most important change in office facilities was effected in Boston, where a new site (Stuart Street) was acquired for servicing all claims activities and all employment activities other than those relating to professional, clerical and sales classifications. Applicants skilled in these latter categories continued to receive service at the original office location - Beacon St.

Several new and important features were added to the operations of the employment offices during the past year. Some of these were:

A standardized organizational plan was installed in all offices throughout the state. The plan is sufficiently flexible so as to be adaptable to the needs of both large and small offices. In addition to providing similarity and consistency in the organizational structure and operations of the office functions, it tends to facilitate administrative supervision and control of these functions.

New procedures were developed for scheduling unemployment compensation claimants and for simplifying employment interviewing methods. The introduction of these new procedures has had a great effect in reducing waiting time on the part of persons visiting the employment offices.

The employer relations program was greatly expanded, with the development and prescribing of new principles for selecting employers that offer the greatest potential in the way of job openings, and regularizing contacts with these employers on a frequency basis.

A new reinterviewing-counseling program was initiated and installed in the various offices. Under this program, unemployed applicants are interviewed at five-week intervals in order to keep applicants informed of labor market developments, maintain current office records, and provide counseling services when needed.

Evaluation controls of application-taking, claims-taking and processing, and employer relations activities were introduced at both local and state office levels. The follow-up evaluations of work performed in these activities have resulted in improved supervisory techniques and have provided more efficient operations.

Specialized employment efforts in behalf of disabled veterans were put forth in several cities in cooperation with the Veterans Employment Service of Massachusetts. In this program, both organizations work together and conduct "Remembrance Week" in a specific employment office area, seeking--with the assistance of employers and the public--to find suitable employment for all unemployed disabled veterans in the community.

Tables II, III, IV, V, VI, and VII provide information on the various employment service activities for the past fiscal year in each employment office. The tables show the distribution of placements by sex, industry divisions, and occupational groups. Data on activities in behalf of veterans are shown separately. Examination of these tables indicates the following:

- (1) Total placements numbered 121,712, and represented an increase of 20,262 over the previous fiscal year.
- (2) A comparison of nonagricultural male placements (71,720) with nonagricultural female placements (47,254) shows substantially the same 60-40 ratio reported for the 1946-1947 fiscal year.
- (3) Of the nonagricultural male placements, manufacturing, trade and construction accounted for 41%, 21% and 14%, respectively. Female placements were most numerous in manufacturing (56%), service (21%) and trade (18%).
- (4) The distribution of placements by major occupational groups indicates that men were placed most often in unskilled (25%), semi-skilled (10%), and skilled (10%) openings. Female placements were most numerous in semi-skilled (26%) and service (24%) employment.

- (5) Some 41,515 placements of veterans during the past year represented 58% of all male placements. Almost one-third of these veteran placements were in clerical, sales and skilled occupations. The ratio of veteran placements to all male placements (58%) as effected in Massachusetts was given prominent mention in all monthly reports distributed from Washington during the year. This effort in behalf of veterans is significant in that veteran applications numbered only 72,510, or less than 48% of all male applications (152,192) filed in the fiscal year. Veteran applications filed during the two previous years were 119,436 for 1946-1947, and 250,218 for 1945-46.

Visits to employers for the purpose of developing job openings for unemployed applicants increased by some 34% during the year, when 85,745 were recorded as compared with 63,890 in the prior year.

Counseling interviews were given to 46,089 applicants during the year, as compared with 50,173 in the previous year. This decrease of 4,084 may be attributed to the fact that fewer veterans were in need of counseling advice and assistance. The Selective Placement Program for the handicapped worker is an important part of the over-all counseling function. In this effort, the applicant's capabilities and limitations are noted and a plan is worked out with an employment objective that is possible of attainment. The following comparison of the placements of handicapped applicants shows clearly the progress of the Selective Placement Program:

	<u>1946-47</u>	<u>1947-48</u>	<u>Difference</u>
Handicapped Placements -- Veteran and Nonveteran	5,347	6,312	+ 965
Handicapped Veteran Placements	3,780	3,941	+ 161

Occupational testing is closely allied to counseling and is used chiefly to determine aptitudes and proficiency. During the past fiscal year, some 14,041 aptitude and proficiency tests were administered in the various employment offices in the state. This is almost double the number (7,587) reported for the year 1946-47. Some 1,434 of the tests given during the year were of the General Aptitude Test Battery type, which is designed to point out the various fields of work in which the applicant may be qualified to perform.

For the year ending June 30, 1948, a total of 6,469,579 visits were made by individuals to the various employment offices in the state. Such visits were in connection both with claims (discussed elsewhere in this report) and with employment activities summarized above.

CLAIMS FOR UNEMPLOYMENT COMPENSATION

The claim load again increased in the fiscal year ended June 30, 1948, but the percent of increase was much less than in the prior year. Initial claims numbering 451,848 were up by 5.5% and continued claims numbering 2,912,308 were up by 2.4%. Analysis by type of claim showed that the increase in initial claims represented claimants who had had more than one period of unemployment and was attributed to short-term unemployment resulting from material shortages and to the custom of sharing the work by "staggered employment," which has long been established among woolen mill operators and was also resorted to in the current year by certain shoe manufacturers. The major part of the increase in continued claims was in claims for partial and part-total unemployment. The following tabulation shows the number of initial and continued claims received in the current and two preceding fiscal years. The ratio of continued to initial claims and the percent of increase or decrease in the current year are also shown.

	July 1, 1945- June 30, 1946	July 1, 1946- June 30, 1947	July 1, 1947- June 30, 1948	% of Change -- Year Ending June 30, 1948 vs. Preceding Year
Total Initial Claims*	356,851	428,293	451,848	5.5
New Claims	271,479	315,110	293,214	- 6.9
Additional Claims	70,947	100,888	147,192	45.9
Interstate Claims	14,425	12,295	11,442	- 6.9
Total Continued Claims*	2,227,465	2,844,779	2,912,308	2.4
Total Unemployment Partial and Part- Total Unemployment	2,034,487	2,563,825	2,575,307	.4
Interstate Claims	93,218	191,933	254,165	32.4
	99,760	89,021	82,836	- 6.9
Ratio of Continued Claims to Initial Claims	6.2	6.6	6.4	

* An initial claim is a claim which declares the claimant's entrance into an unemployed status. There are three kinds of initial claims --

New claims, received from individuals filing a claim for the first time in the current benefit year; additional claims, received from individuals who have already filed one or more claims in the current benefit year; and interstate claims, taken as agent and forwarded by the employment offices to the respective liable states.

Continued claims are taken following the completion of each week of unemployment.

Claims for unemployment benefits may result from total unemployment or from partial or part-total unemployment.

Chart III shows the trend in the initial claim load in the period from January 1940 through June 1948. The beginning of each new benefit year is marked by a peak in April, while the end of hostilities is marked by a peak in August 1945. The April 1948 peak is slightly higher than the 1947 peak, which was the highest point since 1940.

A comparison of the number of initial claims received in the current and preceding year in each local office is shown in Table VIII. It will be observed that the greatest numerical increases occurred in Lawrence (5,516), Taunton (2,773), and Chelsea (2,494). The increase in Lawrence largely represented staggered employment; also the Lawrence claim load was unusually light in the preceding year. Taunton had a sharp rise in claims in the current year when heavy inventories, particularly in stoves and shoes caused manufacturers of these products to make drastic cuts in staff. The elimination of less productive workers in electrical equipment, accentuated seasonal decreases in the garment and shoe industries, and temporary displacements in connection with labor disputes in trucking concerns and at a gas and fuel company contributed to a heavy claim load in the current year in Chelsea.

While there was a net increase of 5.5% in the initial claim load, 15 of the 39 offices reported decreases. The greatest of these numerically were Fitchburg (1,912), Quincy (1,278), and Gloucester (815). Stability in paper, fabricated metal products, textiles, plastics, and machinery employment was responsible for the drop in claims in Fitchburg. Unemployment in Quincy was very severe in the preceding year when the brunt of layoffs in shipbuilding occurred. The high price of meat, which caused a heavy demand for fish, contributed to keep unemployment in Gloucester in the current year below that of the prior year.

Table IX shows for each local office the types of claims received, the percent of the state total, and the ratio between initial and continued claims. The majority of local offices (24 out of 39) received fewer new claims in fiscal year 1947-1948 than in the preceding year, while the receipt of additional claims increased in every area except Chicopee and Athol. Interstate claims were (as usual) largely concentrated in Boston, Fall River, Springfield, Newburyport, Lawrence, Worcester, and New Bedford. The ratio between continued and initial claims was highest in Quincy, where shipyard workers experienced relatively long periods of unemployment, and lowest in Lawrence, where thousands of textile mill workers were in "staggered employment."

Data for all claimants in Table IX are shown separately for men and women in Tables IX-A and IX-B. It will be observed that, for the state as a whole, somewhat less than half of all types of claims were filed by women. In certain offices, however, the reverse was true. Women predominated in the initial claim load in Holyoke, Milford, Webster, Marlboro, Lowell, Lawrence, and Haverhill, while in the continued claim load women predominated in Northampton, North Adams, Pittsfield, Holyoke, Milford, Webster, Marlboro, Lowell, Lawrence, Haverhill, and Malden.

Claims filed in Massachusetts against wage credits earned in other states decreased by 6.9% in the current fiscal year, when 11,442 initial and 82,836 continued interstate claims represented about 2.8% of the total claim load. A similar decrease was noted in the number of checks and the amount paid to claimants whose wage credits were earned in Massachusetts but who filed claims elsewhere.

The following tabulation shows the number of claims received by Massachusetts acting as agent for other states, and the number and amount of checks issued by Massachusetts to out-of-state claimants who had earned wage credits in this state.

	July 1, 1946- June 30, 1947	July 1, 1947- June 30, 1948	Decrease Number %
Massachusetts - Agent			
Initial Claims	12,295	11,442	853 6.9
Continued Claims	89,021	82,836	6,185 6.9
Massachusetts - Liable			
Number of Checks	39,207	36,481	2,726 7.0
Amount of Payments	\$859,365	\$802,721	\$56,644 6.6

Some 64% of the initial interstate claims against Massachusetts were filed in Rhode Island (2,075), California (1,954), New York (1,514), New Hampshire (1,106), and Florida (1,017). These same states accounted for 63% of the initial interstate claims where Massachusetts acted as agent.

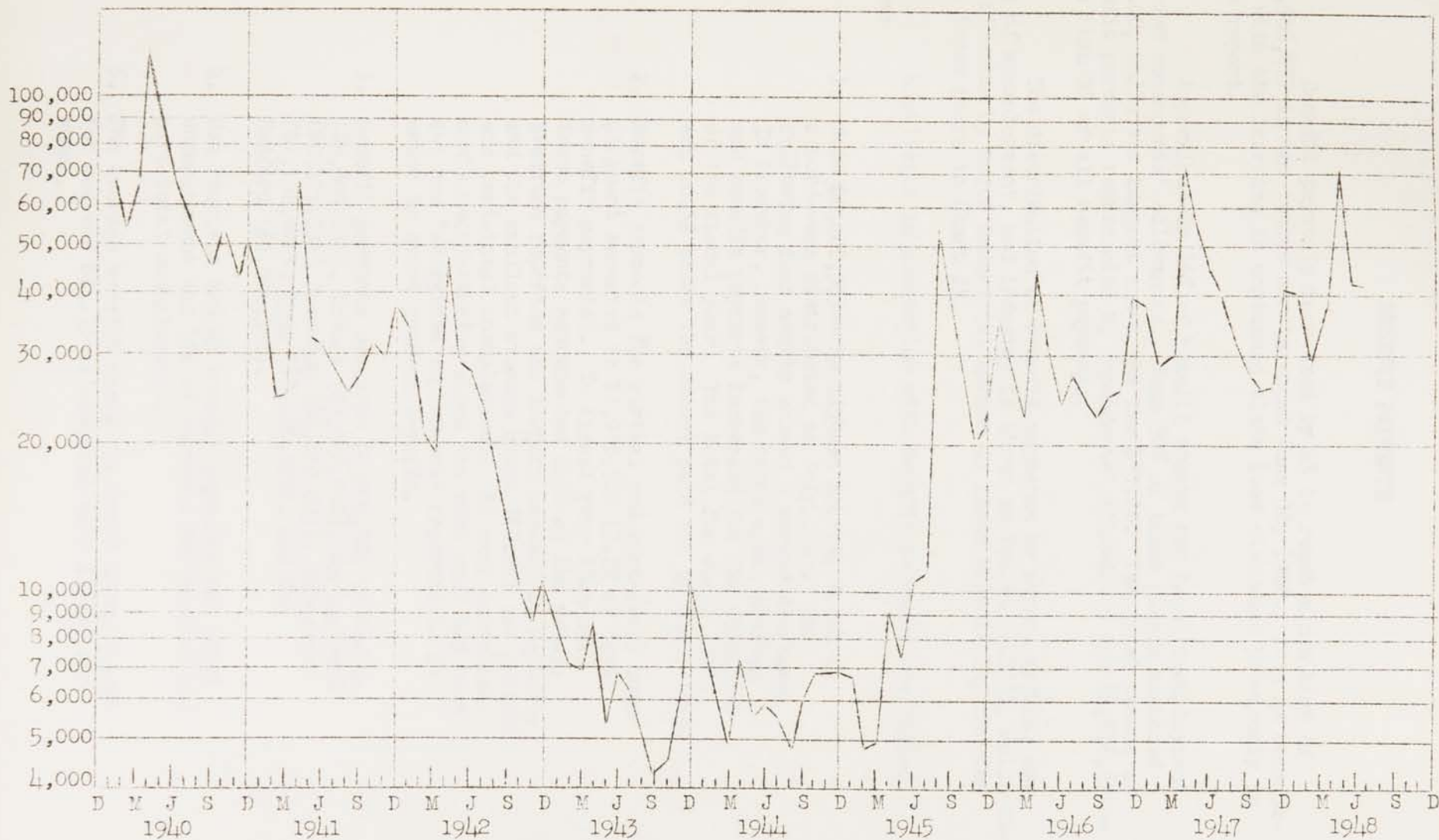
Because of a noticeable increase in the winter months in the number of claimants filing from California and Florida, such claims were closely scrutinized and, through questionnaires, additional information was obtained regarding the availability for work of such claimants. This resulted in a comparatively large number of disqualifications of persons who were claiming benefits while vacationing in those states.

The Determination and Adjustment Division in the Administrative Office receives for determination all claims which are disputed for any reason. In the current fiscal year 143,952 determinations were issued under Chapter 151A and 60,059 determinations on readjustment allowance claims. In addition 11,104 claims for self-employment were handled by this Division.

Analysis of determinations (all programs) issued in the period from January through June 1948 indicated that--

- (1) About one in five initial claims required determination by this Division.
- (2) Somewhat less than half the determinations were in favor of the claimant.
- (3) More than two-thirds of all determinations were accounted for by the issues "availability for work," "voluntary quit," and "discharges for misconduct, etc."

CHART III
 INITIAL CLAIMS FOR UNEMPLOYMENT COMPENSATION
 BY MONTHS
 JANUARY 1940 - JUNE 1948



BENEFIT PAYMENTS

Benefit payments increased by 4% to reach a new high of \$50,965,873 in the twelve months ended June 30, 1948. This is consistent with the increase in continued claim load discussed previously in this report.

Approximately 16% of benefit checks for total unemployment carried dependents' allowances. Some 90% of these checks exceeded \$25.00, while the largest check was for \$51.00. The total amount of benefit payments represented by dependents' allowances was \$1,506,630--less than 3% of all benefit payments.

The distribution of benefit payments by month, office, sex, type of unemployment, and industry is shown in Tables X--XIII, while the distribution by major industrial groups is shown graphically for the past three years in Chart IV.

Highlights in connection with benefit payments are listed below:

1. Some \$6,402,963--the highest monthly total on record--was distributed in July, 1947. The following four months showed a marked decrease. In December, however, the trend again shifted and benefit payments increased for the remainder of the fiscal year. The total for June, 1948, was 16.3% below the amount paid out in June, 1947.
2. Benefit payments for partial and part-total unemployment amounted to \$1,920,319 (3.8% of total benefit payments). In fiscal year 1946-1947 these payments represented 2.6% of the total. Brockton reported the largest percent of payments and the smallest average check (\$8.65) for partial and part-total unemployment. At many establishments manufacturing shoes the work week had been cut and "staggered employment" resorted to in order to avert general layoffs.
3. Benefit payments exceeded \$2,000,000 in Boston (\$9,609,730), Lowell (\$3,000,766), Springfield (\$2,471,731), Brockton (\$2,310,033), Worcester (\$2,192,072), Lynn (\$2,095,599), and New Bedford (\$2,064,366).
4. Men received 62% of benefit payments for total unemployment and 36% of payments for partial and part-total unemployment.
5. The average benefit check for total unemployment for men was \$24.16 as compared with \$19.38 for women.

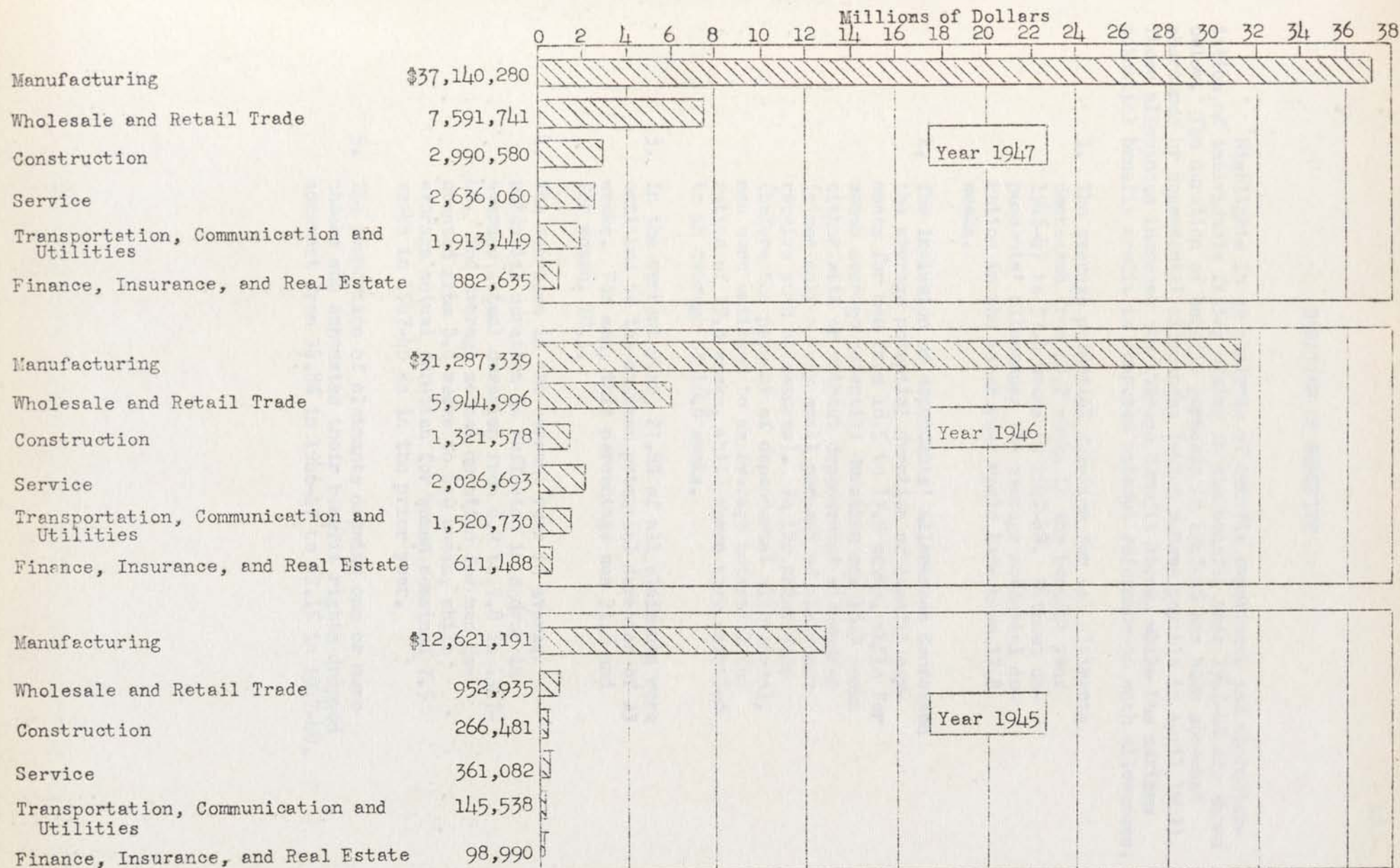
6. The industrial distribution of benefit payments is shown for the past three calendar years in Table XIII and Chart IV. Workers who had been engaged in the manufacture of shoes and textiles received 25.4% of total benefits in 1947. In 1946 these industry groups accounted for only 10.7% of the total.
7. On the other hand, workers who had been engaged in the manufacture of electrical machinery and transportation equipment (except automobiles) received 13.2% of total benefit payments in 1947 as compared with 28.7% in 1946.
8. Notwithstanding high employment in construction, benefit payments to workers in that field more than doubled in 1947.

The Division issued more than 3,660,000 checks during the current fiscal year. It is worthy of note that 87% of payments for total unemployment (both unemployment compensation and servicemen's readjustment allowances) were made within seven days following the week of unemployment for which the check was issued.

A tabulation released by the Bureau of Employment Security compares the record of various states with respect to time lapse in intra-state benefit payments issued during the April-June quarter of 1948. A comparison of the record of Massachusetts with the records of selected comparable states paying benefits on a weekly basis showed that the Massachusetts record was above the national average and that California (which is paying benefits in cash through local offices) is the only state paying a higher proportion of its checks within two weeks.

	A P R I L - J U N E 1 9 4 8					
	NUMBER OF PAYMENTS			PERCENT OF PAYMENTS MADE IN		
	All Payments	First Payments	Second and Subsequent Payments	Less than Two Weeks		
				All Payments	First Payments	Second and Subsequent Payments
All States	8,254,507	878,124	7,376,383	92	85	93
Massachusetts	673,144	88,870	584,274	94	86	96
California	1,919,219	139,973	1,779,246	95	84	96
New York	2,074,859	267,063	1,807,796	93	93	93
Ohio	306,644	27,215	279,429	92	78	93
Pennsylvania	702,781	66,389	636,392	85	71	87
Michigan	536,582	55,444	481,138	84	79	85

CHART IV
AMOUNT OF BENEFIT PAYMENTS BY INDUSTRY DIVISIONS
YEARS 1947, 1946, AND 1945



DURATION OF BENEFITS

Highlights in an analysis of benefit experience and characteristics of individuals filing claims in the benefit year 1947-48 are shown below. The duration of benefit payments in 1947-48 has been somewhat shortened by dependents' allowances (which became payable in April, 1947). These allowances increase the average benefit check, while the maximum potential benefit credit is computed without reference to such allowances.

1. The average potential duration for all claimants decreased from 18.2 weeks in the benefit year 1946-47 to 17.4 weeks in 1947-48. Without dependents' allowances the average potential duration in the later year would have been 17.8 weeks.
2. The inclusion of dependents' allowances decreased the average potential duration of benefit payments for men from 18.5 to 17.9 weeks, while for women average potential duration was 16.9 weeks either with or without dependents' allowances (since only a very small percent of the women receive such allowances). In the prior year (before the payment of dependents' allowances), men were entitled to an average potential duration of 19.3 weeks, while women were entitled to an average of 16.8 weeks.
3. In the current year, 21.8% of all claimants were entitled to the maximum potential duration of 23 weeks. For men, this percentage was 31.6 and for women, 10.3.
4. The decrease in the current year in average potential duration is reflected in a drop in average actual duration from 8.2 to 7.8 in 1947-48. The average actual duration for men decreased from 8.8 weeks to 8.0 weeks, while average actual duration for women remained 7.5 weeks in 1947-48 as in the prior year.
5. The proportion of claimants drawing one or more checks who exhausted their benefit rights dropped somewhat from 38.8% in 1946-47 to 32.1% in 1947-48.

OVERPAYMENTS OF CLAIMS FOR BENEFITS

The number of active accounts for overpayments on unemployment compensation benefits increased sharply in the current fiscal year. Examination of these accounts showed that--

1. On July 1, 1947, there were 2,489 overpayment accounts outstanding, which amounted to \$98,383.90.
2. New overpayments established in the current fiscal year totalled 6,565 cases, aggregating \$245,650.00.
3. Collections in cash or by offset against benefits currently payable totalled \$156,948.03 representing 4,808 cases.
4. Overpayments outstanding at June 30, 1948, totalled 4,127 accounts, valued at \$181,354.74.
5. Comparison with figures for the preceding fiscal year showed an increase of 85% in the number of new overpayment accounts established, and an increase of 75% in the amount liquidated by collections or offsets.

Examination of overpayments on readjustment allowances showed that--

1. On July 1, 1947, there were 1,350 items outstanding, which represented \$87,227.10.
2. Some 8,268 new cases, amounting to \$500,680.00, were established during the year.
3. Collections in cash or by offset amounted to \$200,962.09.
4. Overpayments outstanding at June 30, 1948, totalled 3,477 items, aggregating \$311,065.94.

EMPLOYERS SUBJECT TO THE MASSACHUSETTS EMPLOYMENT SECURITY LAW

At June 30, 1948, there were 91,386 employers subject to the Massachusetts Employment Security Law. This total represented an increase of 8,378 (10%) over the number of employers subject to the Law on June 30, 1947. Additions during the current fiscal year numbered 17,491, while 9,113 concerns were removed from the rolls.

Employers who had taken over all or some part of a business whose workers were already covered by the Law represented 35% of all status determinations of subject employers during the fiscal year.

CONTRIBUTIONS TO THE UNEMPLOYMENT COMPENSATION FUND

Contributions to the Unemployment Compensation Fund collected in the current fiscal year totalled \$37,007,399.04. The increase of nearly 32% represented by this amount was explained by greater taxable wages and by higher average contribution rates.

Contributions on wages earned in the calendar year 1947 totalled \$34,972,604.00--an increase of 41%, attributed likewise to a rise in taxable wages and higher average contribution rates.

The amount of total compensation, taxable wages, and contributions for the year 1947, together with the average contribution rates, are shown by industry divisions and major industry groups in Table XIV. The following items taken from this table are of particular interest.

1. Nearly 56% (\$19,530,273) of all contributions were received from employers in manufacturing industries.
2. As in prior years, major industry groups contributing the largest amounts included manufacture of textile-mill products (\$3,447,750), machinery-electrical (\$2,593,037) and non-electrical (\$2,006,541), and shoes and leather (\$2,311,479).
3. Highest average contribution rates were paid by employers in retail filling stations (1.86%). In the manufacturing division highest average rates were paid by employers in the manufacture of apparel (1.77%) transportation equipment (1.75%) and shoes and leather (1.51%). Employers in construction had an average rate of 1.56%.

Non-taxable wages (amounts paid to individuals who had earned more than the maximum of \$3,000 taxable during a given year) represented 15.0% of total payrolls in 1947. In 1946, non-taxable wages represented 13.4% of total payrolls.

EXPERIENCE RATING IN 1948

Over 28,000 employers became eligible for an experience rate for the first time in 1948. These were mostly small employers (1 to 3 employees) who had first become subject to the Employment Security Law as of January 1, 1943, when coverage was extended to include employers of less than four. Accordingly, some 57,999 employers were assigned experience rates in 1948, as compared with 29,795 employers assigned such rates in 1947. These 57,999 employers represented approximately 65% of total subject employers and an estimated 91% of the total taxable payroll. The following items were taken from a detailed report of Experience Rating in 1948 in Massachusetts.

1. The average contribution rate for all employers (both rated and unrated) advanced from 1.13 in 1947 to 1.22 in 1948.
2. Some 88% of the rated employers in 1948 received a reduction from the full 2.7% rate. The average contribution rate for rated employers in 1948 was 1.17% as compared with .93% in 1947.
3. Of the 29,393 employers rated in both 1947 and 1948, some 10,000 (or over a third) were required to pay a higher rate in 1948 than in 1947. Slightly over a thousand of these employers (or 3.4%) qualified for a lower rate, while some 18,000 (or 62.4%) retained the same rate.
4. Some 61.6% of the rated employers were eligible for the minimum rate of .5% (as compared with 68.2% in 1947 and with 91% in 1946).
5. Average contribution rates of rated employers varied with the size of the establishment, with the smallest establishments (those with annual payrolls under \$5,000) paying an average contribution rate of .98%. This average rate increased steadily with the size of the establishment until a 1.23% average rate was reached in establishments with annual payrolls of \$100,000 to \$999,999, while for establishments in the payroll group of \$1,000,000 and over the average rate was 1.17%.
6. Wide variations in average contribution rates of rated employers ^{were} ~~was~~ found among the major industrial divisions. The finance, insurance, and real estate division achieved a .62% average rate, while employers in the manufacturing division pay at an average rate of 1.37% -- over twice as much as in the first division.

7. Considerable variation was also noted within industry groups. Rated employers engaged in the manufacture of apparel pay at an average rate of 1.93% while rated employers in printing and publishing pay at the average contribution rate of .64%.
8. Even though the average contribution rates shifted upward in 1948, it has been estimated that Massachusetts employers will save some \$43,000,000 by reason of the difference between the flat 2.7%-rate and the lower experience rates which have been assigned to most rated employers.

ERRATA

Page 24, 3rd line. Change "December total (1,482,675) some 60,000" to "December total (1,486,198) some 66,000".

4th paragraph, item 3, 3rd line. Change "figure of 377,243 showed a gain of 12,267" to "figure of 380,766 showed a gain of 15,790".

EMPLOYMENT AND WAGES IN ESTABLISHMENTS
COVERED BY THE MASSACHUSETTS EMPLOYMENT SECURITY LAW

Employment showed a tendency to level off in the first six months of 1947, but resumed its upward trend in the latter half of the year with the December total (1,482,675) some 60,000 above the wartime peak (June 1943). Estimates for the first six months of 1948, indicate a similar leveling-off of employment in the first half of the current year.

Wages earned by covered workers in the year 1947 rose even more sharply than employment (Chart V) and reached a total of \$3,646,698,900--12% above the amount of wages in 1946. It was estimated that there was a further increase of 7% in wages earned by covered workers in the first six months of 1948 as compared with earnings in the first half of 1947.

Trends in monthly employment and quarterly payrolls since 1940 are shown in Chart V. The increases in payrolls in the December quarter in each year include bonuses and other compensation paid in that quarter but actually applicable to services rendered throughout the year. Data on employment and wages are based on "Employers' Quarterly Wage and Contribution Reports" filed with the Division, and do not include establishments not covered by the Massachusetts Employment Security Law.

Tables XV and XVI show the industrial distribution of monthly employment and wages in the year 1947. The following highlights were reflected by these tables.

1. Employment in manufacturing dropped steadily from April to August, due to layoffs resulting from lack of demand, large inventories, and seasonal trends. Although employment picked up in the latter part of the year, the number of covered workers in December 1947 (759,738) was nearly 6,000 less than in the preceding December.
2. Construction showed a steady gain during the first eight months of the year and reached a peak of 71,440 in August. The high point in the prior year was 65,580 reported in August 1946.
3. Employment in wholesale and retail trade was consistently higher in 1947 than in 1946. The December figure of 377,243 showed a gain of 12,267 over December 1946.

While complete data on employment and wages in the first six months of 1948 are not yet available, estimates which are based on over 90% of complete data indicate the following:

1. Employment remained at the same level throughout the first six months of the year. Widespread wage increases, however, resulted in an over-all gain of more than \$13,000,000 in the second quarter as compared with the first quarter of the year.

ERRATUM

Page 25, tabulation, 4th column, last line. Change "357,000*" to "360,000*".

2. A comparison of employment in January and June in the different industry divisions showed that employment in manufacturing dropped by 2.7%, while employment in all other divisions increased -- construction, 9.4%; service, 5.7%; transportation, etc., 4.1%; finance, insurance, and real estate, 2.2%; and trade, 1.2%.
3. In June 1948, approximately 50% of covered workers were engaged in manufacturing, 24% in trade, and 8% in service.

The following tabulation shows changes in the industrial distribution of employment since June 1943, when wartime activities were at their height.

	All Industries	Manufacturing	Trade	Service	Construction
June 1943	1,420,200	845,284	293,166	96,131	40,043
June 1944	1,375,303	802,615	296,843	98,766	32,578
June 1945	1,339,397	755,778	301,347	101,554	35,737
June 1946	1,435,379	742,229	342,918	119,730	61,513
June 1947	1,444,527	723,171	355,364	121,590	67,257
June 1948	1,465,000*	737,000*	357,000*	118,000*	75,000*

* Estimated

CHART V - INDEXES--WAGES AND EMPLOYMENT--ALL INDUSTRIES

January 1, 1939 - June 30, 1948

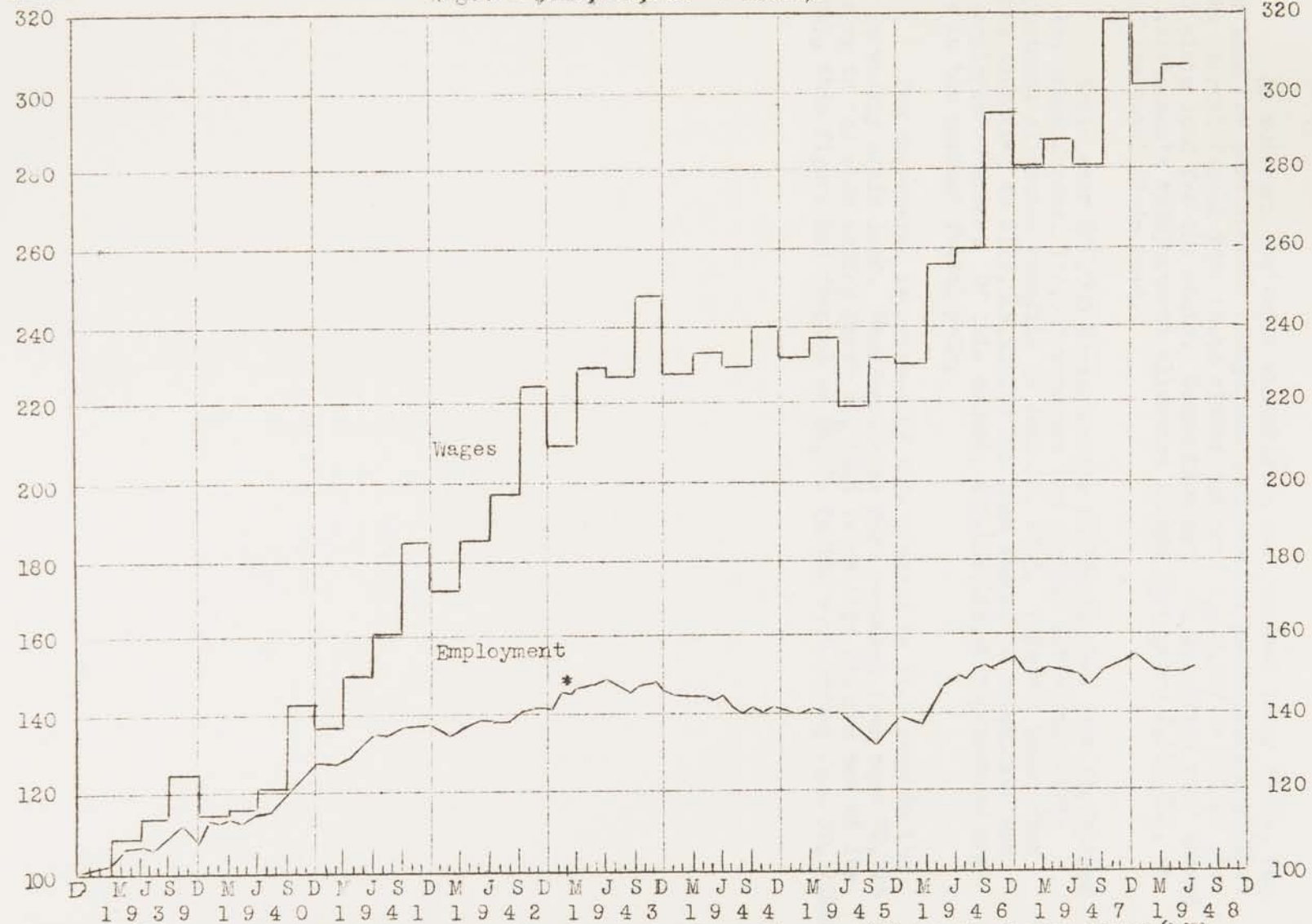
Based on Quarterly Contribution Reports of Employers

Subject to the Massachusetts Employment Security Law

Employment - 954,466 = 100.0%

Wages - \$312,275,932 = 100.0%

Index



* Increase in January 1943 accounted for by extension of coverage to employers of 1 or more. Estimated number of workers affected 60,000.

OPERATIONS IN MASSACHUSETTS UNDER THE
SERVICEMEN'S READJUSTMENT ACT OF 1944

As veterans are being absorbed in the post-war labor force, the claim load for servicemen's readjustment allowances is dropping rapidly. In the current fiscal year these claims numbered 1,440,677 or 30% of the total claim load for the state. Comparison with the preceding year showed that servicemen's readjustment allowance claims aggregated 2,946,743, or 47% of the total claim load.

While over 500,000 Massachusetts residents have been discharged from the armed forces, 332,807 veterans had applied for servicemen's readjustment allowance benefits at June 30, 1948. Payments under this program amounting to \$120,549,910.00 had been issued to unemployed and self-employed veterans. Of this amount, \$25,492,488.00 represented payments in the current fiscal year.

The decreasing importance of this program is also seen in the drop in weekly claim load. Whereas claims were received from some 90,776 veterans in the week ending March 20, 1946 (when this program was at its height), this figure had dropped to 24,604 in the week ending June 30, 1948.

RECONVERSION UNEMPLOYMENT BENEFITS FOR SEAMEN

On July 8, 1947, certain seamen became eligible for reconversion unemployment benefits under Title XIII of the Social Security Act. Title XIII provides that merchant seamen and ex-seamen who have earned wages in the federal maritime service may receive unemployment compensation with respect to unemployment which occurs between July 8, 1947 (the date when the appropriation bill was signed), and June 30, 1949. Benefit payments are in the same amounts, on the same terms, and subject to the same conditions as compensation which would be payable if the service had been covered by the Massachusetts Employment Security Law. The cost of these benefits is met by the federal government.

Claimants who have both War Shipping Administration wage credits and state wage credits may combine them within the limitation set by the Massachusetts law.

Claims filed under the program for reconversion unemployment benefits for seamen have not been numerous. At June 30, 1948, 1,893 new determinations had been made, including determinations on 798 claims of workers who had both War Shipping Administration wage credits and state wage credits. Some 93 claimants (5%) were found to be ineligible for benefits. Payments to the 1,800 eligible claimants totaled \$230,908.00, of which \$206,891.00 was chargeable to the United States Treasury and \$24,017.00 was paid from the Massachusetts Trust Fund.

OPERATING EXPENSES

Administrative costs of the Massachusetts Division of Employment Security for the fiscal year ending June 30, 1948, totaled \$6,527,093.29--an increase of 37% over the prior year. This increase is explained by the fact that expenditures in the current year included cost of the employment service for the entire twelve months while expenditures in the prior year included costs of the employment service for only the seven and one-half months following the return from federal to state control. Expenditures in the current year also included the cost of services to certain seamen who became eligible on July 8, 1947, for reconversion unemployment benefits under Title XIII of the Social Security Act. In both years expenditures included services to veterans under the Servicemen's Readjustment Act of 1944.

A summary of funds available and expenditures charged against them are presented as follows:

<u>Sources of Funds</u>		<u>Total</u>
Unexpended balance as of July 1, 1947		\$ 31,883.17
Funds made available in the fiscal year ended June 30, 1948		
Federal grants under Title III of the Social Security Act	\$3,519,330.00	
Federal grants under Title V of the Servicemen's Readjustment Act of 1944	1,194,988.42	
Federal funds received from the United States Department of Labor for Employment Service Activities	1,783,122.25	
Miscellaneous income	<u>5,048.69</u>	<u>6,502,489.36</u>
Total available July 1, 1947-June 30, 1948		\$6,534,372.53
<u>Deduct</u>		
Expenditures, July 1, 1947-June 30, 1948		<u>6,527,093.29</u>
Balance available for reallocation for expenditures for July 1, 1948-June 30, 1949		<u><u>\$ 7,279.24</u></u>

The following tabulation itemizes expenditures in the current fiscal year. It will be observed that 84.5% of all expenditures were for personal services. This was a slightly higher proportion than in the prior year (83.3%) due to the \$150 cost-of-living bonus distributed to employees in the current fiscal year.

<u>Item</u>	<u>Amount</u>	<u>% of Total</u>
Total expenditures*	\$6,527,093.29	100.0
Personal services	5,509,338.40	84.5
Rent of premises	306,387.29	4.7
Supplies	176,429.23	2.7
Rent of equipment	169,232.33	2.6
Purchase of equipment	88,980.88	1.3
Communication	73,542.05	1.1
Travel	62,188.29	1.0
Heat, light, and water	41,684.36	.6
Repairs and alterations	18,692.54	.3
Printing and binding	7,583.69	.1
Miscellaneous	73,034.23	1.1

* Includes the cost of services to veterans under the Servicemen's Readjustment Act of 1944, and services to seamen eligible for reconversion unemployment benefits under Title XIII of the Social Security Act.

PERSONNEL

The number of employees of the Division of Employment Security varied but little over the current fiscal year. At the end of June 1947 they totaled 2,397 of whom 1,194 were at the administrative office and 1,203 were in employment offices. At the end of June 1948, they numbered 2,371 including 1,243 in the administrative office and 1,128 in the employment offices.

The monthly distribution of employees between the administrative and the employment offices is shown below:

1947	Total Employees	Administrative Office Employees	Employment Office Employees
July	2,379	1,193	1,186
August	2,402	1,226	1,176
September	2,405	1,253	1,152
October	2,413	1,264	1,149
November	2,383	1,248	1,135
December	2,351	1,242	1,109
1948			
January	2,389	1,268	1,121
February	2,397	1,275	1,122
March	2,398	1,274	1,124
April	2,388	1,265	1,123
May	2,388	1,262	1,126
June	2,371	1,243	1,128

TRAINING DEPARTMENT

During the fiscal year ended June 30, 1948, the Division's training program included the following activities:

1. A three-months induction training course was held for junior clerks in the Administrative Office. Induction training was also provided for senior clerk-interviewers.
2. Intensive training on specific procedures to be followed in the matter of "payment of seamen's benefits" was provided for all employment office managers and claims-takers.
3. The "General Aptitude Test Battery" was introduced by means of three separate series of training conferences, one for district superintendents and employment office managers, a second for personnel selected as test administrators, and a third for employment office counselors.
4. Continuous refresher training was provided for certain employment office personnel.
5. A special training program on the Dictionary of Occupational Titles was presented.
6. Four state-wide conferences were held for different groups of employment office personnel. The first conference (October 31, 1947) considered the subject of field visiting. The speaker was Mr. Walter C. Gorenflo, Branch Manager of Thomas A. Edison, Inc. The second conference (December 12, 1947) was on interviewing and featured Professor F. Alexander Magoun of the Massachusetts Institute of Technology as guest speaker. The third conference on February 27, 1948 was devoted to the subject of employment counseling. Professor J. Wendell Yeo of Boston University was guest speaker. The fourth conference on March 25, 1948, considered various problems connected with determinations and adjustments. Members of the Central Determinations and Adjustment Division were the speakers.
7. A training program on the fundamentals of supervision was conducted for Administrative Office personnel holding the classification of assistant supervisors, head clerk, and principal clerk.

During the year the Bulletins, Manuals and Forms Division prepared and released a total of 590 bulletins. Part I of the Division Manual of Operations, which explains in brief form the work of all the various parts of the Division, was completed and distributed.

During the year the following training material was prepared and issued.

1. Handbook for New Employees
2. Employment Office Evaluation #4 - Field Visiting
3. Papers Presented at State-wide Conference of
Interviewing Fundamentals
4. Handbook on Supervision and Management
5. Procedure for Group Claims Taking
6. Minimum Standards for Application Cards
7. Package Training Programs on Disclosure of
Information and Duties of an Employment Office
Receptionist

INFORMATION DEPARTMENT

Major functions of the Information Department are to inform the general public of activities of the Division of Employment Security, and to inform employers and employees of their rights and responsibilities under the Employment Security Law, the Servicemen's Readjustment Act, and other laws under which the Division pays benefits.

Specific activities of the Information Department included the following:

1. The monthly newsletter covering employment conditions in Massachusetts was distributed to newspapers, news editors of radio stations, employers, labor unions, trade associations, and educational institutions.
2. News releases on important subjects concerning the Division and its activities were prepared and sent to daily and weekly newspapers throughout the state.
3. Radio programs were prepared, ranging from five to fifteen minutes in length and generally of the job-listing type.
4. Arrangements were made for speaking engagements and special material was developed. Requests for speakers were received from trade associations, service clubs, labor unions, and schools.
5. The Division of Employment Security exhibit was shown at the Northampton, Brockton, and Great Barrington fairs, the Eastern States Exposition, and various trade meetings.
6. "Flyers" were prepared and distributed, explaining various functions of the Division and advertising employment service facilities.
7. Some 7,500 copies of the law were distributed upon request, and about 45,000 pamphlets explaining experience-rating provisions of the law were distributed to employers.
8. A form was developed to be given to each claimant explaining the claimant's responsibility under the law and the eligibility requirements.
9. A booklet was prepared for distribution by employers to potential claimants. This booklet explains the employment security program in Massachusetts and outlines the eligibility requirements for benefits, amount and duration of benefits, and how to file a claim.

LEGAL DEPARTMENT

Activities of the Legal Department in the fiscal year ended June 30, 1948, are briefly summarized as follows:

1. Members of the legal staff appeared in the District Courts of the Commonwealth in 544 cases; in the Superior Courts, civil and equity, in 43 cases; in the Appellate Divisions of the District Courts in 2 cases; in the Probate Courts in 10 cases; in the Massachusetts Supreme Judicial Court in 5 cases; in the United States District Court for the District of Massachusetts in 58 cases; and in the United States Supreme Court in 1 case.
2. Collections by the Legal Department in the current fiscal year totaled \$192,068.63, tabulated as follows:

Contract actions	\$ 85,192.85
Collections from delinquent employers (without litigation)	75,876.55
Dishonored checks	2,529.59
Benefit overpayment recovery - civil action	431.95
Benefit overpayment recovery - criminal action	231.00
Benefit overpayment recovery - administra- tive errors	244.00
Bankruptcies, assignments, receiverships, deceased employers	27,417.69
Overpayment cancellations	<u>145.00</u>
Total	\$192,068.63
3. Material was transmitted to the Social Security Administra-
tion in 264 instances.
4. Some 646 subpoenae were issued for the appearance of em-
ployers and employees with reference to collections and
overpayments.
5. As a result of subpoenae process and correspondence, 427
hearings were held with reference to delinquent employers,
overpayments, and refunds.
6. Applications for refunds of contributions claimed to have
been overpaid were approved in 32 cases and denied in 18
cases.
7. Payment of benefits due deceased and legally disabled
claimants was authorized under Chapter 151A of the
General Laws, in 115 cases representing the sum of
\$5,598.00. Payment was denied in 22 cases. Under Title
V of the Servicemen's Readjustment Act of 1944, 19 cases
(\$1,250.00) were certified to the Veterans' Administration
as eligible for payment.

8. Cases were closed in 30 instances involving the recovery of benefit overpayments through civil action.
9. Full restitution was received and the cases were closed in three instances involving the recovery of benefit overpayments through criminal action.
10. Court decisions were rendered on 58 appeals from decisions of the Board of Review. In 41 appeals the decisions of the Board of Review were affirmed. Five of these cases were before the Supreme Judicial Court on appeal from the decision of the District Court. In four cases the Supreme Court upheld the decree of the District Court which affirmed the decisions of the Board of Review. In one case the decree of the District Court, which reversed the decision of the Board of Review, was reversed by the Supreme Court and a decree entered affirming the decision of the Board of Review.

In four cases the court decision reversed the decision of the Board of Review, while in 13 instances the petitions were dismissed. Ten cases in the latter group represent petitions which were dismissed by agreement of attorneys, so that the claims might be reviewed under the provisions of Chapter 623 of the Acts of 1947.

11. Interest or penalty reduction cases numbering 84 were approved and closed.
12. When benefit checks paid to claimants have been lost, either by the claimant (payee) or by the third party holder (endorsee), duplicate checks are issued upon execution and delivery of a satisfactory surety bond. During the current fiscal year 420 such cases were closed.

RESEARCH AND STATISTICS DEPARTMENT

During the fiscal year under review, the Research and Statistics Department continued to carry on the research and reporting programs of the United States Employment Service and the Bureau of Employment Security along with its services to the Director, as outlined below:

1. Periodic summaries and administrative analyses of data relating to the various activities of the Division were prepared for the information and use of management at various levels throughout the organization.
2. A monthly report on labor market conditions was prepared from data gathered by labor market economists in the field. This report was distributed by the Information Department to many Massachusetts employers and to other agencies interested in employment and unemployment conditions in Massachusetts.
3. A confidential bi-weekly report on labor market conditions was issued to supervisory personnel.
4. Data with respect to benefit payments, tax collections, duration of unemployment, and other related matters were prepared for use of the recess commission appointed by the General Court to study the Employment Security Law.
5. Estimates of prospective work loads were prepared for use in administrative planning and in formulating budgets for presentation to the United States Employment Service, the Bureau of Employment Security, and the Veterans' Administration, covering administrative expenses for the 1948-49 and 1949-50 fiscal years.
6. Tabulations of 1946 employment and wages data, by industry and by area, were prepared for employment service administrative use and for reference by outside agencies wishing to consult copies made available in the library unit in the Research and Statistics Department.
7. The submission of estimates as to possible effects upon the Fund of proposed revisions in the benefit formula.
8. The completion of the project of conforming our industrial coding of covered manufacturing establishments to that of the Bureau of Old Age and Survivors Insurance.
9. The preparation of the Director's annual report and certain sections of the quarterly reports of the Advisory Council.

Periodic reports required by the United States Employment Service, the Bureau of Employment Security, and the Veterans' Administration were prepared in accordance with the instruction received from the respective federal agencies. These included statistical reports and various types of labor market analyses.

BOARD OF REVIEW

Main developments in activities of the Board of Review in the fiscal year ending June 30, 1948, are briefly summarized as follows:

A. Unemployment Compensation Claims Activities:

1. Receipts of appeals from decisions of the Director increased by 19% to a total of 19,430.
2. At the same time disposals increased from 12,696 in the fiscal year ending June 30, 1947, to 24,995 in the current fiscal year.
3. Included in the above figures for the current year are data on appeals which were filed under the program for reconversion unemployment benefits for seamen. Some 118 such appeals were received and 107 were closed.
4. About 61% (15,309) of disposals represented decisions issued by the Board of Review.
5. Claimants to whom the Division of Employment Security had denied benefits filed 14,429 of the appeals on which the Board of Review issued decisions. In 75% of the cases the decision of the Director was affirmed.
6. Of the 880 decisions on employer appeals, 42% upheld the Director.
7. The issue "unable or not available" was involved in 7,037 or 46% of the decisions, while "voluntary quit" accounted for 4,030 (26%), "labor dispute", 1,583 (10%), and "misconduct", 1,069 (7%).
8. Somewhat over 18% of decisions were issued within 60 days of filing the appeal.

B. Readjustment Allowance Claims Activities:

1. The decreasing claim load is reflected in the drop in the number of appeals received. In the current fiscal year 4,652 appeals were received from unemployed veterans and 184 from self-employed veterans. In the preceding year 8,568 appeals were received from unemployed veterans and 138 from those self-employed.
2. Some 5,838 cases were closed (including 179 self-employment cases). Default or withdrawal by the appellant accounted for nearly a third of the cases closed.

3. In nearly a third of the cases, the decision of the Board of Review modified the decision of the Director in favor of the veteran.
4. The issue "availability for suitable work" was involved in 57% of decisions.
5. Some 35% of decisions were issued within 60 days of the filing of the appeal.

In addition to the above, the full Board of Review received 2,197 appeals from decisions of a single member or an examiner, and disposed of 2,243 by denial (1,840), allowance for argument (36), re-hearing (342), withdrawal (19), and pending docket entry (6).

Notification of the filing of 165 petitions in the courts was received by the Board of Review, and transcripts of hearings in regard to these cases were made and records were prepared for use by the Legal Department. The Board also prepared transcripts of hearings in connection with 459 appeals to the Readjustment Allowance Agent.

Appeals from the findings of the Director on employer liability were received in 24 instances, while 24 such appeals were closed.

The Board of Review also received 208 requests for depositions from other states, and completed transcripts in 217 of these cases.

TABLE I
UNEMPLOYMENT COMPENSATION FUND
JANUARY 1, 1936 - JUNE 30, 1948

PERIOD	COLLECTIONS				INCOME CREDITED BY U.S. TREASURY	TOTAL COLLECTIONS AND INCOME	BENEFIT PAYMENTS (NET)	NET ADDITION TO FUND	BALANCE IN FUND
	CONTRIBUTIONS		INTEREST & PENALTIES (NET)	TOTAL COLLECTIONS					
	EMPLOYER	EMPLOYEE *							
YEAR 1936	\$ 8,208,951.36	\$ --	\$ 4,794.23	\$ 8,213,745.59	\$ --	\$ 8,213,745.59	\$ --	\$ 8,213,745.59	\$ 8,213,745.59
YEAR 1937	23,537,398.04	9,645,950.99	40,388.20	33,023,737.23	316,870.66	33,340,607.89	--	33,340,607.89	41,554,353.48
YEAR 1938	28,418,078.79	7,506,687.93	27,331.16	35,952,097.88	1,023,409.47	36,975,507.35	27,098,765.00	9,876,742.35	51,431,095.83
YEAR 1939	37,597,499.40	117,135.39	50,984.63	37,765,619.42	1,396,233.89	39,161,853.31	19,650,608.00	19,511,245.31	70,942,341.14
Quarters Ending									
March 31, 1940	10,474,707.61	7,280.16	12,734.97	10,494,722.74	428,231.95	10,922,954.69	6,086,585.00	4,836,369.69	75,778,710.83
June 30, 1940	9,343,430.92	9,149.20	13,154.76	9,365,734.88	462,645.32	9,828,380.20	9,707,197.00	121,183.20	75,899,894.03
Sept. 30, 1940	9,142,710.57	2,535.61	10,326.30	9,155,572.48	478,361.14	9,633,933.62	9,725,394.00	** 91,460.38	75,808,433.65
Dec. 31, 1940	9,347,750.99	6,782.40	12,875.05	9,367,408.44	469,385.61	9,836,794.05	5,631,236.00	***1,892,832.48	77,701,266.13
March 31, 1941	10,092,859.91	2,420.07	11,009.31	10,106,289.29	469,862.19	10,576,151.48	4,999,061.00	5,577,090.48	83,278,356.61
June 30, 1941	11,230,639.50	3,564.95	10,606.87	11,244,811.32	501,158.67	11,745,969.99	4,777,941.00	6,968,028.99	90,246,386.60
Sept. 30, 1941	12,107,481.83	3,965.39	13,963.08	12,125,410.30	546,959.32	12,672,369.62	4,252,273.00	8,420,096.62	98,666,482.22
Dec. 31, 1941	12,458,290.65	4,070.43	17,058.40	12,479,419.48	592,497.71	13,071,917.19	3,452,942.00	9,618,975.19	106,285,457.41
March 31, 1942	12,625,687.83	999.57	9,525.33	12,636,212.83	645,293.39	13,281,506.22	3,652,347.00	9,629,159.22	117,914,616.63
June 30, 1942	7,944,775.34	1,942.59	10,895.63	7,957,613.56	701,511.88	8,659,125.44	3,455,179.00	5,203,946.44	123,118,563.07
Sept. 30, 1942	8,187,746.95	1,517.33	13,798.03	8,203,062.31	746,340.80	8,949,403.11	3,388,844.00	5,560,559.11	128,679,122.18
Dec. 31, 1942	8,491,756.58	161.61	14,139.76	8,506,057.95	707,927.91	9,213,985.86	1,084,732.00	8,129,253.86	136,808,376.04
March 31, 1943	8,573,796.10	191.45	14,286.09	8,588,273.64	741,189.67	9,329,463.31	766,578.00	8,562,885.31	145,371,261.35
June 30, 1943	7,930,753.77	854.43	14,169.91	7,945,778.11	782,595.46	8,728,373.57	489,731.00	8,238,642.57	153,609,903.92
Sept. 30, 1943	6,590,318.78	635.37	14,599.82	6,605,553.97	827,745.69	7,433,299.66	630,748.00	6,802,551.66	162,412,455.58
Dec. 31, 1943	8,061,936.14	691.30	13,966.27	8,076,593.71	748,615.60	8,825,209.21	483,139.00	8,340,070.21	170,754,525.79
March 31, 1944	7,784,298.36	1,810.23	7,631.42	7,793,740.01	783,865.00	8,577,605.01	794,020.00	7,783,585.01	178,538,110.80
June 30, 1944	6,917,233.78	642.46	10,479.57	6,928,355.81	826,947.98	7,755,303.79	656,253.00	7,099,050.79	185,637,161.59
Sept. 30, 1944	6,871,048.40	443.43	9,752.77	6,881,244.60	854,879.54	7,736,124.14	691,858.00	7,044,266.14	192,681,427.73
Dec. 31, 1944	6,430,734.30	330.01	8,317.39	6,439,381.70	901,578.98	7,340,960.68	628,004.00	6,712,956.68	199,394,384.41
March 31, 1945	5,766,982.88	178.95	6,944.45	5,774,106.28	933,406.24	6,707,512.52	673,244.50	6,034,268.02	205,428,652.43
June 30, 1945	6,161,155.56	500.67	6,085.11	6,167,741.34	964,720.41	7,132,461.75	655,993.00	6,476,468.75	211,905,121.18
Sept. 30, 1945	6,143,773.36	692.79	5,548.39	6,150,014.54	1,001,339.64	7,151,354.18	3,282,840.75	3,868,513.43	215,773,634.61
Dec. 31, 1945	5,259,444.07	551.81	6,080.37	5,266,076.25	1,032,911.76	6,298,988.01	9,821,807.00	3,522,818.99	212,250,815.62
March 31, 1946	4,669,178.82	355.60	5,581.70	4,675,126.12	1,022,377.57	5,697,503.69	10,371,170.00	**4,673,666.31	207,577,149.31
June 30, 1946	5,724,426.96	358.12	6,618.71	5,731,403.79	1,002,647.23	6,734,051.02	12,090,332.00	**5,356,280.98	202,220,868.33
Sept. 30, 1946	6,368,970.09	270.35	4,795.68	6,374,036.12	988,633.74	7,362,669.86	12,017,854.00	** 4,655,184.14	197,565,684.19
Dec. 31, 1946	6,224,316.86	200.43	5,521.83	6,230,039.12	961,031.30	7,191,070.42	8,322,520.08	**1,131,449.66	196,434,234.53
March 31, 1947	6,298,309.31	254.95	6,493.46	6,305,057.72	949,045.75	7,254,103.47	12,221,419.65	**4,967,316.18	191,466,918.35
June 30, 1947	9,167,913.91	378.69	6,408.54	9,174,701.14	931,402.95	10,106,104.09	16,363,574.62	**6,257,470.53	185,209,447.82
Sept. 30, 1947	9,151,151.92	99.76	6,684.35	9,157,936.03	914,037.81	10,071,973.84	15,668,406.86	**5,816,433.02	179,393,014.80
Dec. 31, 1947	8,396,334.17	32.50	7,689.25	8,404,055.92	923,699.87	9,327,755.79	8,997,908.16	329,847.63	179,722,862.43
March 31, 1948	8,082,235.64	72.88	8,848.15	8,091,159.67	911,933.86	9,003,093.53	11,728,457.83	**2,725,364.30	176,997,498.13
June 30, 1948	11,346,507.45	383.65	7,356.32	11,354,247.42	915,134.08	12,269,381.50	#14,010,579.86	**1,741,198.36	175,256,299.77
TOTALS	\$378,930,589.90	\$17,324,103.55	\$457,445.26	\$396,712,138.71	\$29,406,429.94	\$426,118,568.65	\$248,549,543.31	\$175,256,299.77	\$175,256,299.77
						Balance June 30, 1948			

* Employee contributions began January 1, 1937. They were eliminated from the Law as of July 1, 1938.

Amounts collected since that date represent contributions with respect to wages earned prior to July 1, 1938.

** Decrease

*** After transfer to Railroad Unemployment Insurance Fund in October 1940 of \$2,312,725.57.

After the deduction of \$1,145.85 received from other states for interstate benefits under the "combined wages plan."

TABLE II

EMPLOYMENT SERVICE ACTIVITIES - BY OFFICE
FISCAL YEAR JULY 1, 1947 - JUNE 30, 1948

OFFICE	Total Placements	Complete Applications	Field Visits	Total Counseling Interviews	Local Referrals
Total--All Offices	121,712	242,196	85,745	46,089	267,513
<u>DISTRICT I</u>					
Springfield	11,733	16,462	3,542	2,479	22,027
Northampton	1,379	2,868	1,340	739	2,883
Greenfield	1,345	2,676	831	579	2,471
North Adams	929	2,834	1,047	642	1,969
Pittsfield	1,445	3,702	507	983	3,704
Chicopee	1,456	1,970	575	470	2,558
Holyoke	1,790	5,735	1,278	933	3,983
Athol	922	1,177	948	385	1,651
<u>DISTRICT II</u>					
Worcester	9,785	15,155	4,619	2,938	22,407
Milford	2,059	2,680	1,099	854	3,653
Webster	866	1,992	901	804	2,105
Fitchburg	5,302	6,795	2,889	1,285	11,146
Framingham	1,671	2,258	987	655	3,546
Marlborough	1,508	2,639	1,273	708	2,760
<u>DISTRICT III</u>					
Lynn	3,389	6,521	3,740	1,035	5,776
Lowell	2,483	7,228	2,959	1,067	4,955
Lawrence	2,675	5,875	3,446	1,239	7,545
Haverhill	1,990	3,373	1,246	751	4,422
Newburyport	1,209	2,136	974	641	2,848
Gloucester	682	1,819	1,016	592	1,355
Salem	1,900	4,477	2,806	902	3,850
<u>DISTRICT IV</u>					
Boston	34,832	76,912	20,763	13,975	81,678
Chelsea *	--	--	--	--	--
Cambridge	3,179	7,936	3,072	760	7,060
Malden	1,120	5,761	2,429	461	3,071
Medford *	--	--	--	--	--
Somerville *	--	--	--	--	--
Newton	3,078	3,658	1,681	540	6,120
Woburn	796	2,850	914	367	1,893
Waltham	1,810	3,363	1,783	937	3,545
Quincy	2,411	6,191	3,258	844	5,386
<u>DISTRICT V</u>					
Taunton	1,648	2,811	1,454	877	4,628
Brockton	3,299	8,200	3,082	1,003	7,277
Norwood	775	2,617	1,059	485	1,783
Fall River	4,293	7,010	2,982	1,274	10,121
Attleboro	1,035	2,508	743	763	2,200
New Bedford	5,134	8,703	2,637	1,720	10,915
Plymouth	808	984	1,061	650	1,432
Hyannis	1,176	2,120	804	452	2,790

* Employment service activities transferred to Boston

TABLE III
NONAGRICULTURAL PLACEMENTS BY INDUSTRIAL DIVISIONS
BY OFFICE AND BY SEX
FISCAL YEAR JULY 1, 1947 - JUNE 30, 1948

OFFICE	T O T A L S			FORESTRY AND FISHING		CONSTRUCTION		MANUFACTURING		INTERSTATE RAILROADS AND PUBLIC UTILITIES		WHOLESALE AND RETAIL TRADE		FINANCE INSURANCE AND REAL ESTATE		SERVICE INDUSTRIES		DIRECT PUBLIC EMPLOYMENT		MINING AND QUARRYING		NOT ELSEWHERE CLASSIFIED	
	TOTAL	MALE	FEMALE	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F
TOTAL-ALL OFFICES	118974	71720	47254	116	2	9961	147	29331	26488	5875	284	14752	8630	722	820	7372	10047	3452	815	92	3	47	18
DISTRICT I																							
Springfield	11512	6184	5328	0	0	562	12	2202	1342	854	18	1623	1020	54	97	744	2806	138	33	7	0	0	0
Northampton	1162	720	442	0	0	114	2	394	302	28	4	96	73	2	3	45	49	41	9	0	0	0	0
Greenfield	1223	888	335	0	0	133	0	426	181	30	4	146	63	4	7	114	80	29	0	6	0	0	0
North Adams	929	521	408	4	0	62	1	292	288	21	3	67	91	3	1	27	24	32	0	3	0	10	0
Pittsfield	1421	1045	376	1	0	256	3	464	78	56	4	143	78	4	4	110	203	5	5	6	1	0	0
Chicopee	1455	669	786	0	0	23	0	500	742	26	0	30	20	2	0	9	19	79	5	0	0	0	0
Holyoke	1646	1109	537	0	0	144	0	769	369	53	4	81	107	1	1	32	52	29	4	0	0	0	0
Athol	911	721	190	0	0	163	0	470	148	3	3	35	25	0	2	13	11	36	1	0	0	1	0
DISTRICT II																							
Worcester	9667	6214	3453	17	0	682	16	2128	1475	1048	19	1423	503	69	50	789	1383	40	7	18	0	0	0
Milford	2028	1444	584	0	0	144	1	955	448	54	8	89	56	6	0	57	55	127	6	11	0	1	10
Webster	862	578	284	0	0	66	2	425	242	11	2	44	18	0	1	28	16	4	3	0	0	0	0
Fitchburg	4939	3065	1874	0	0	351	7	2005	1606	347	7	174	137	5	12	163	98	13	7	4	0	3	0
Framingham	1594	1079	515	0	0	127	0	411	355	143	3	136	45	1	6	150	99	107	7	4	0	0	0
Marlborough	1267	655	612	0	0	94	0	461	557	10	2	38	27	5	3	19	22	28	1	0	0	0	0
DISTRICT III																							
Lynn	3383	1178	2205	0	1	95	3	662	1494	16	6	262	300	13	13	126	381	0	4	2	0	2	3
Lowell	2462	1221	1241	0	0	108	1	735	1001	73	20	198	124	1	4	83	88	3	0	0	0	20	3
Lawrence	2651	1504	1147	0	0	138	0	1094	855	7	1	169	175	0	5	92	108	4	3	0	0	0	0
Haverhill	1974	961	1013	6	0	60	5	611	832	7	6	149	92	9	1	55	65	64	12	0	0	0	0
Newburyport	1189	496	693	6	0	62	1	199	519	96	0	72	79	2	3	56	90	3	1	0	0	0	0
Gloucester	682	536	146	0	0	175	1	89	53	13	0	133	61	5	0	44	30	77	1	0	0	0	0
Salem	1872	941	931	0	0	118	3	307	320	29	6	280	256	2	3	195	341	6	0	4	2	0	0
DISTRICT IV																							
Boston	34565	22403	12162	2	0	3594	40	5821	5754	1544	84	6550	3362	376	530	2791	1815	1719	577	1	0	5	0
Chelsea*	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Cambridge	3179	2243	936	46	0	314	6	916	673	248	18	328	155	74	7	164	66	153	11	0	0	0	0
Malden	1097	738	359	0	0	161	3	362	237	22	1	111	65	5	3	60	39	14	11	3	0	0	0
Medford*	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Somerville*	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Newton	2889	1788	1101	0	0	363	5	515	502	151	2	385	173	22	3	270	392	82	24	0	0	0	0
Woburn	765	492	273	0	0	112	3	202	116	9	0	107	83	0	0	34	69	25	2	3	0	0	0
Waltham	1671	1060	611	6	0	137	1	538	362	127	0	126	166	8	5	117	75	1	2	0	0	0	0
Quincy	2369	1844	545	0	0	196	6	436	164	619	7	342	232	7	14	159	120	82	2	2	0	1	0
DISTRICT V																							
Taunton	1612	822	790	0	0	60	1	477	562	29	14	196	103	3	1	55	108	1	1	1	0	0	0
Brockton	3157	1545	1612	0	0	422	12	658	845	30	4	257	381	6	7	123	332	49	29	0	0	0	0
Norwood	751	506	245	0	0	79	0	206	95	11	0	76	52	3	1	36	66	95	31	0	0	0	0
Fall River	4224	1973	2251	2	0	89	5	1180	1858	60	17	231	145	21	13	165	212	212	1	13	0	0	0
Attleboro	1032	637	395	0	0	32	0	486	361	31	1	59	19	1	3	23	8	5	3	0	0	0	0
New Bedford	5006	2576	2430	10	1	260	5	1654	1690	48	13	355	173	3	9	193	539	53	0	0	0	0	0
Plymouth	706	521	185	0	0	79	0	268	48	10	2	101	81	3	0	45	54	7	0	4	0	4	0
Hyannis	1102	843	259	16	0	386	2	13	14	11	1	140	90	2	8	186	132	89	12	0	0	0	0

* Employment Service Activities transferred to Boston.

TABLE IV
NONAGRICULTURAL PLACEMENTS BY MAJOR OCCUPATIONAL GROUPS
BY OFFICE, AND BY SEX
FISCAL YEAR JULY 1, 1947 - JUNE 30, 1948

OFFICE	GRAND TOTAL			PROFESSIONAL & MANAGERIAL OCCUPATIONS		CLERICAL & SALES		SERVICE		SKILLED		SEMI-SKILLED		UNSKILLED	
	TOTAL	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
TOTAL-ALL OFFICES	118,974	71,720	47,254	777	169	9,292	10,891	8,371	11,354	11,196	946	11,854	12,559	30,230	11,335
DISTRICT I															
Springfield	11,512	6,184	5,328	81	11	587	1,021	890	3,105	671	32	1,020	457	2,935	702
Northampton	1,162	720	442	6	1	37	83	78	57	34	4	227	238	338	59
Greenfield	1,223	988	335	7	1	81	73	111	99	74	3	311	87	304	72
North Adams	929	521	408	10	1	58	108	35	17	45	4	118	150	255	128
Pittsfield	1,421	1,045	376	5	1	66	111	144	189	105	2	142	35	583	38
Chicopee	1,455	669	786	5	0	93	63	27	19	107	14	198	526	239	164
Holyoke	1,646	1,109	537	12	5	58	155	60	79	101	12	247	151	631	135
Athol	911	721	190	8	4	35	47	16	13	122	3	109	74	431	49
DISTRICT II															
Worcester	9,667	6,214	3,453	43	15	287	730	1,022	1,348	709	30	667	491	3,486	839
Milford	2,028	1,444	584	7	0	30	88	48	54	120	14	382	211	837	217
Webster	862	578	284	2	0	25	61	31	13	113	21	184	115	223	74
Fitchburg	4,939	3,065	1,874	15	6	136	316	93	107	326	39	652	307	1,843	1,099
Framingham	1,594	1,079	515	8	1	144	123	154	114	126	4	104	134	544	139
Marlborough	1,267	655	612	10	1	57	59	25	24	120	53	230	326	213	149
DISTRICT III															
Lynn	3,383	1,178	2,205	15	1	111	295	189	478	241	62	314	691	308	678
Lowell	2,462	1,221	1,241	7	2	32	179	155	130	149	36	266	643	612	230
Lawrence	2,551	1,504	1,047	7	0	64	225	90	88	233	87	409	455	701	292
Haverhill	1,974	961	1,013	15	2	109	161	62	86	136	63	438	327	201	374
Newburyport	1,189	496	693	3	6	49	112	50	73	70	26	105	438	219	38
Gloucester	682	336	346	6	0	31	45	116	51	28	1	41	10	314	39
Salem	1,872	941	931	15	5	98	173	219	427	166	27	181	105	262	194
DISTRICT IV															
Boston	34,565	22,403	12,162	299	76	5,596	4,084	3,157	2,198	4,132	146	2,448	3,124	6,770	2,534
Chelsea*	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Cambridge	3,179	2,243	936	15	1	170	328	182	81	394	11	471	128	1,011	387
Malden	1,097	738	359	0	0	37	125	54	48	143	17	116	64	388	105
Medford*	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Somerville*	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Newton	2,889	1,768	1,121	21	3	188	244	188	383	245	7	203	107	973	357
Woburn	765	492	273	4	0	47	69	45	77	85	2	75	32	236	93
Waltham	1,671	1,060	611	14	4	84	290	42	61	189	8	153	80	578	168
Quincy	2,389	1,844	545	14	1	112	226	178	163	304	13	158	37	1,078	105
DISTRICT V															
Taunton	1,612	822	790	11	3	69	170	66	104	109	7	178	273	389	233
Brockton	3,157	1,545	1,612	65	7	125	313	173	558	251	39	226	396	705	299
Norwood	751	506	245	10	0	56	59	84	99	67	2	61	27	228	58
Fall River	4,224	1,973	2,251	14	1	293	305	136	219	289	47	396	1,179	843	500
Attleboro	1,032	637	395	4	1	51	81	53	14	119	7	79	19	331	273
New Bedford	5,006	2,576	2,430	10	5	177	244	234	551	745	61	721	1,091	689	478
Plymouth	706	521	185	6	0	36	27	64	100	99	1	42	27	274	30
Hyannis	1,102	845	259	3	3	71	98	100	127	229	21	182	4	258	6

* Employment Service Activities transferred to Boston.

TABLE V

EMPLOYMENT SERVICE ACTIVITIES IN BEHALF OF VETERANS--BY OFFICE
FISCAL YEAR JULY 1, 1947 - JUNE 30, 1948

Office	Local Referrals	Local Placements	Total Counseling Interviews	New Applications for Work
Total--All Offices	93,130	41,309	29,049	72,510
<u>DISTRICT I</u>				
Springfield	7,156	3,277	1,486	5,541
Northampton	944	404	426	1,112
Greenfield	966	553	325	1,057
North Adams	684	314	317	780
Pittsfield	1,465	595	430	1,117
Chicopee	779	429	317	610
Holyoke	1,319	677	550	1,599
Athol	763	434	212	479
<u>DISTRICT II</u>				
Worcester	8,324	3,206	1,789	5,475
Milford	1,607	1,017	456	637
Webster	838	330	477	481
Fitchburg	3,787	1,796	921	2,187
Framingham	1,369	712	440	795
Marlborough	871	386	511	1,065
<u>DISTRICT III</u>				
Lynn	1,087	626	786	1,406
Lowell	1,217	622	805	1,322
Lawrence	2,388	798	968	1,370
Haverhill	1,261	545	651	621
Newburyport	831	323	615	555
Gloucester	691	411	449	503
Salem	1,162	574	728	1,060
<u>DISTRICT IV</u>				
Boston	28,886	12,409	7,769	24,271
Chelsea*	--	--	--	--
Cambridge	3,215	1,442	543	2,807
Malden	1,251	482	345	1,681
Medford*	--	--	--	--
Somerville*	--	--	--	--
Newton	2,385	1,194	368	1,339
Woburn	753	322	543	880
Waltham	1,236	579	450	1,071
Quincy	2,461	1,048	662	2,177
<u>DISTRICT V</u>				
Taunton	1,502	502	642	730
Brockton	2,312	979	657	2,053
Norwood	758	288	337	777
Fall River	2,819	1,233	920	1,534
Attleboro	798	371	575	783
New Bedford	3,381	1,528	771	1,796
Plymouth	614	392	455	309
Hyannis	1,250	511	353	530

* Employment Service Activities transferred to Boston.

TABLE VI
NONAGRICULTURAL PLACEMENTS OF VETERANS BY INDUSTRIAL DIVISIONS
FISCAL YEAR JULY 1, 1947 - JUNE 30, 1948

OFFICE	TOTAL	FORESTRY	CONSTRUCTION	MANUFACTURING	INTERSTATE RAILROADS AND PUBLIC UTILITIES	WHOLESALE AND RETAIL TRADE	INSURANCE FINANCE REAL ESTATE	SERVICE INDUSTRIES	DIRECT PUBLIC EMPLOY- MENT	MINING AND QUARRYING	NOT ELSEWHERE CLASSIFIED
TOTAL -ALL OFFICES	41,515	74	5,706	16,257	3,619	8,124	392	4,125	3,126	59	23
DISTRICT I											
Springfield	3,255	0	344	1,193	517	730	24	346	97	4	0
Northampton	389	0	72	194	17	49	2	22	33	0	0
Greenfield	519	0	84	234	22	94	7	53	21	4	0
North Adams	315	3	39	156	16	45	2	18	28	3	3
Pittsfield	602	1	150	304	27	70	1	44	1	4	0
Chicopee	434	0	18	299	19	16	1	5	75	0	0
Holyoke	675	0	91	468	33	45	1	17	20	0	0
Athol	431	0	109	245	2	29	0	12	33	0	0
DISTRICT II											
Worcester	3,175	13	399	1,066	619	613	29	396	26	14	0
Milford	1,023	0	109	698	45	59	5	32	65	9	1
Webster	332	0	33	242	10	27	0	17	3	0	0
Fitchburg	1,732	0	221	1,106	173	124	5	92	8	1	2
Framingham	686	0	85	251	90	71	1	94	92	2	0
Marlborough	367	0	57	230	9	26	1	17	24	0	0
DISTRICT III											
Lynn	633	0	57	338	13	140	5	87	0	1	1
Lowell	617	0	62	405	40	77	0	22	1	0	10
Lawrence	782	0	98	533	6	81	0	44	0	0	0
Haverhill	541	4	37	285	7	104	6	39	59	0	0
Newburyport	317	4	45	123	57	48	2	36	2	0	0
Gloucester	411	0	130	65	9	104	5	31	67	0	0
Salem	563	0	87	177	23	163	2	105	3	2	0
DISTRICT IV:											
Boston	13,058	1	1,172	3,096	945	3,652	186	1,636	1,766	0	4
Chelsea *	-	-	-	-	-	-	-	-	-	-	-
Cambridge	1,468	30	164	555	210	199	50	108	122	0	0
Malden	490	0	110	224	16	80	3	43	13	1	0
Medford *	-	-	-	-	-	-	-	-	-	-	-
Somerville *	-	-	-	-	-	-	-	-	-	-	-
Newton	1,115	0	225	284	118	249	13	159	67	0	0
Woburn	311	0	64	152	9	65	0	20	19	2	0
Waltham	561	5	89	247	68	80	6	64	2	0	0
Quincy	1,039	0	111	210	348	199	5	101	63	1	1
DISTRICT V											
Taunton	495	0	44	274	22	118	2	34	0	1	0
Brockton	952	0	263	358	19	166	6	88	52	0	0
Norwood	294	0	49	127	7	52	1	23	35	0	0
Fall River	1,219	1	53	692	27	132	10	65	211	8	0
Attleboro	372	0	20	270	25	38	1	14	4	0	0
New Bedford	1,493	3	137	961	35	208	3	97	49	0	0
Plymouth	341	0	49	175	9	71	2	25	7	2	1
Hyannis	508	9	229	7	7	80	1	118	57	0	0

* Employment Service Activities transferred to Boston.

TABLE VII

NONAGRICULTURAL PLACEMENTS OF VETERANS
BY MAJOR OCCUPATIONAL GROUPS AND BY OFFICE
FISCAL YEAR JULY 1, 1947 - JUNE 30, 1948

Office	Total	Prof. & Mgr.	Clerical & Sales	Service	Skilled	Semiskilled	Unskilled
Total-All Offices	41,515	587	7,273	3,390	5,470	7,171	17,624
DISTRICT I							
Springfield	3,255	45	382	285	338	639	1,566
Northampton	389	5	30	35	14	105	200
Greenfield	519	3	72	49	42	192	161
North Adams	315	7	51	17	26	75	139
Pittsfield	602	3	37	48	50	85	379
Chicopee	434	4	85	10	68	129	138
Holyoke	675	10	50	24	57	150	384
Athol	431	8	34	12	65	60	252
DISTRICT II							
Worcester	3,175	30	256	383	343	414	1,749
Milford	1,023	3	41	25	53	303	598
Webster	332	1	20	14	45	104	148
Fitchburg	1,732	14	103	47	180	396	992
Framingham	687	6	120	73	71	65	352
Marlborough	367	9	48	15	68	110	117
DISTRICT III							
Lynn	633	12	93	77	116	154	181
Lowell	617	6	23	47	59	157	325
Lawrence	782	4	56	39	101	207	375
Haverhill	541	11	98	33	78	198	123
Newburyport	317	3	32	27	47	74	134
Gloucester	411	3	47	66	20	28	247
Salem	563	12	72	94	102	107	176
DISTRICT IV							
Boston	13,058	240	4,319	1,255	1,858	1,472	3,914
Chelsea*	--	--	--	--	--	--	--
Cambridge	1,468	9	140	83	172	339	725
Malden	490	0	39	20	78	84	269
Medford*	--	--	--	--	--	--	--
Somerville*	--	--	--	--	--	--	--
Newton	1,115	14	135	68	118	149	631
Woburn	311	4	35	20	40	56	156
Waltham	561	11	56	29	82	87	296
Quincy	1,038	10	80	70	134	119	625
DISTRICT V							
Taunton	495	8	48	30	53	121	235
Brockton	952	59	99	109	155	140	390
Norwood	294	8	42	17	37	48	142
Fall River	1,219	10	289	50	163	194	513
Attleboro	372	3	26	32	64	55	192
New Bedford	1,493	4	140	95	430	413	411
Plymouth	341	6	28	30	52	33	192
Hyannis	508	2	47	62	91	109	197

* Employment Service Activities transferred to Boston.

TABLE VIII

INITIAL CLAIMS RECEIVED
FISCAL YEARS ENDED
JUNE 30, 1948, and JUNE 30, 1947
BY OFFICES

Office Where Claim Was Filed	July 1, 1947 June 30, 1948		July 1, 1946 June 30, 1947		Increase or Decrease in Current Year	
	Number	% of Total	Number	% of Total	Number	Percent
TOTALS--ALL OFFICES	451,848	100.0	428,293	100.0	23,555	5.5
<u>DISTRICT I</u>						
Springfield	22,314	4.9	20,282	4.7	2,032	10.0
Northampton	3,716	0.8	2,970	0.7	746	25.1
Greenfield	2,574	0.6	1,452	0.3	1,122	77.3
North Adams	4,749	1.0	3,587	0.8	1,162	32.4
Pittsfield	4,435	1.0	4,511	1.1	- 76	- 1.7
Chicopee	3,392	0.7	2,448	0.6	944	38.6
Holyoke	6,236	1.4	4,584	1.1	1,652	36.0
Athol	851	0.2	1,190	0.3	- 339	- 28.5
<u>DISTRICT II</u>						
Worcester	21,338	4.7	21,746	5.1	- 408	- 1.9
Milford	4,992	1.1	5,069	1.2	- 77	- 1.5
Webster	6,652	1.5	7,378	1.7	- 726	- 9.8
Fitchburg	11,628	2.6	13,540	3.2	- 1,912	-14.1
Framingham	3,512	0.8	3,380	0.8	132	3.9
Marlborough	7,858	1.7	8,117	1.9	- 259	- 3.2
<u>DISTRICT III</u>						
Lynn	16,791	3.7	16,683	3.9	108	0.6
Lowell	22,249	4.9	22,416	5.2	- 167	- 0.7
Lawrence	30,772	6.8	25,256	5.9	5,516	21.8
Haverhill	18,951	4.2	17,686	4.1	1,265	7.2
Newburyport	8,305	1.8	6,348	1.5	1,957	30.8
Gloucester	3,578	0.8	4,393	1.0	- 815	-18.6
Salem	12,607	2.8	12,344	2.9	263	2.1
<u>DISTRICT IV</u>						
Boston	76,634	17.0	74,747	17.5	1,887	2.5
Chelsea	11,252	2.5	8,758	2.0	2,494	28.5
Cambridge	10,639	2.4	11,048	2.6	- 409	- 3.7
Malden	12,013	2.7	12,207	2.9	- 194	- 1.6
Medford	4,349	1.0	4,001	0.9	348	8.7
Somerville	7,273	1.6	7,508	1.8	- 235	- 3.1
Newton	6,011	1.3	6,458	1.5	- 447	- 6.9
Woburn	4,198	0.9	3,947	0.9	251	6.4
Waltham	4,959	1.1	4,710	1.1	249	5.3
Quincy	12,913	2.9	14,191	3.3	- 1,278	- 9.0
<u>DISTRICT V</u>						
Taunton	7,612	1.7	4,839	1.1	2,773	57.3
Brockton	28,077	6.2	27,864	6.5	213	0.8
Norwood	3,033	0.7	2,624	0.6	409	15.6
Fall River	19,988	4.4	18,050	4.2	1,938	10.7
Attleboro	3,614	0.8	2,949	0.7	665	22.6
New Bedford	17,100	3.8	15,185	3.5	1,915	12.6
Plymouth	2,040	0.4	2,054	0.5	- 14	- 0.7
Hyannis	2,643	0.6	1,773	0.4	870	49.1

TABLE IX
INITIAL AND CONTINUED CLAIMS RECEIVED
JULY 1, 1947-JUNE 30, 1948-BY OFFICES AND TYPE OF CLAIM-ALL CLAIMANTS

OFFICE WHERE CLAIM WAS FILED	INITIAL CLAIMS								CONTINUED CLAIMS								RATIO OF CONTINUED CLAIMS TO INITIAL CLAIMS
	NEW CLAIMS		ADDITIONAL CLAIMS		INTERSTATE CLAIMS		TOTAL INITIAL CLAIMS		WAITING PERIOD		COMPENSABLE		TOTAL CONTINUED CLAIMS				
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%			
TOTAL-ALL OFFICES	293,214	100.0	147,192	100.0	11,442	100.0	451,848	100.0	292,686	100.0	2,619,622	100.0	2,912,308	100.0	6.4		
DISTRICT I																	
Springfield	16,762	5.7	4,835	3.3	717	6.3	22,314	4.9	14,507	5.0	135,781	5.2	150,288	5.2	6.7		
Northampton	2,896	1.0	753	.5	67	.6	3,716	.8	2,649	.9	18,898	.7	21,547	.7	5.8		
Greenfield	1,983	.7	531	.4	60	.5	2,574	.6	1,689	.6	18,145	.7	19,834	.7	7.7		
North Adams	3,163	1.1	1,500	1.0	86	.8	4,749	1.0	3,579	1.2	29,230	1.1	32,809	1.1	6.9		
Pittsfield	3,222	1.1	1,067	.7	146	1.3	4,435	1.0	3,074	1.0	28,637	1.1	31,711	1.1	7.2		
Chicopee	2,760	.9	585	.4	47	.4	3,392	.7	2,044	.7	18,073	.7	20,117	.7	5.9		
Holyoke	4,848	1.6	1,237	.8	151	1.3	6,236	1.4	4,604	1.6	36,397	1.4	41,001	1.4	1.1		
Athol	681	.2	150	.1	20	.2	851	.2	709	.2	4,479	.2	5,188	.2	6.1		
DISTRICT II																	
Worcester	14,597	5.0	6,228	4.2	513	4.5	21,338	4.7	13,535	4.6	121,631	4.6	135,166	4.6	6.3		
Milford	3,023	1.0	1,870	1.3	99	.9	4,992	1.1	3,538	1.2	29,426	1.1	32,964	1.1	6.6		
Webster	3,923	1.3	2,583	1.8	146	1.3	6,652	1.5	4,050	1.4	39,701	1.5	43,751	1.5	6.6		
Fitchburg	8,444	2.9	2,940	2.0	274	2.4	11,628	2.6	9,013	3.1	70,470	2.7	79,483	2.7	6.8		
Framingham	2,542	.9	864	.6	106	.9	3,512	.8	2,615	.9	22,691	.9	25,306	.9	7.2		
Marlborough	4,230	1.4	3,545	2.4	83	.7	7,858	1.7	5,149	1.8	36,953	1.4	42,102	1.4	5.4		
DISTRICT III																	
Lynn	10,109	3.4	6,394	4.3	286	2.5	16,791	3.7	10,696	3.7	110,268	4.2	120,964	4.2	7.2		
Lowell	14,328	4.9	7,512	5.1	409	3.6	22,249	4.9	14,321	4.9	155,589	5.9	169,910	5.8	7.6		
Lawrence	14,721	5.0	15,440	10.5	611	5.3	30,772	6.8	15,143	5.2	90,926	3.5	106,609	3.6	3.4		
Haverhill	9,325	3.2	9,188	6.2	438	3.8	18,951	4.2	13,854	4.7	90,774	3.5	104,628	3.6	5.5		
Newburyport	4,493	1.5	3,179	2.2	633	5.5	8,305	1.8	5,348	1.8	42,011	1.6	47,359	1.6	5.7		
Gloucester	2,220	.8	1,310	.9	48	.4	3,578	.8	2,690	.9	23,439	.9	26,129	.9	7.3		
Salem	7,819	2.7	4,639	3.2	149	1.3	12,607	2.8	7,134	2.4	77,017	2.9	84,151	2.9	6.7		
DISTRICT IV																	
Boston	52,748	18.0	21,700	14.7	2,186	19.1	76,634	17.0	53,476	18.3	486,496	18.6	539,974	18.5	7.0		
Chelsea	7,009	2.4	3,999	2.7	244	2.1	11,252	2.5	5,426	1.9	55,422	2.1	60,848	2.1	5.4		
Cambridge	7,794	2.7	2,582	1.8	263	2.3	10,639	2.4	7,565	2.6	77,632	3.0	85,197	2.9	8.0		
Malden	6,421	2.9	3,480	2.4	112	1.0	12,013	2.7	7,978	2.7	84,140	3.2	92,118	3.2	7.7		
Medford	3,053	1.0	1,203	.8	93	.8	4,349	1.0	3,069	1.0	28,148	1.1	31,217	1.1	7.2		
Somerville	5,323	1.8	1,826	1.2	124	1.1	7,273	1.6	5,046	1.7	48,479	1.8	53,475	1.8	7.4		
Newton	4,203	1.4	1,677	1.1	131	1.2	6,011	1.3	3,819	1.3	39,531	1.5	43,350	1.5	7.2		
Woburn	2,909	1.0	1,232	.8	57	.5	4,198	.9	2,902	1.0	23,057	.9	25,959	.9	6.2		
Waltham	3,710	1.3	1,191	.8	58	.5	4,959	1.1	3,676	1.3	28,377	1.1	32,053	1.1	6.5		
Quincy	9,284	3.2	3,344	2.3	285	2.5	12,913	2.9	9,428	3.2	95,178	3.6	104,606	3.6	8.1		
DISTRICT V																	
Taunton	5,273	1.8	2,018	1.4	321	2.8	7,612	1.7	5,113	1.7	46,918	1.8	52,031	1.8	6.8		
Brockton	14,042	4.8	13,818	9.4	217	1.9	28,077	6.2	14,278	4.9	127,632	4.9	141,907	4.9	5.1		
Norwood	2,215	.8	789	.5	29	.3	3,033	.7	2,339	.8	20,569	.8	22,928	.8	7.6		
Fall River	12,910	4.4	5,794	3.9	1,284	11.2	19,988	4.4	10,691	3.7	95,648	3.6	106,339	3.7	5.3		
Attleboro	2,681	.9	689	.5	244	2.1	3,614	.8	2,275	.8	22,379	.9	24,654	.8	6.8		
New Bedford	12,238	4.2	4,378	3.0	484	4.2	17,100	3.8	12,317	4.2	108,775	4.2	121,092	4.2	7.1		
Plymouth	1,419	.5	581	.4	40	.3	2,040	.4	1,506	.5	11,890	.4	13,396	.5	6.6		
Hyannis	1,893	.6	571	.4	179	1.6	2,643	.6	1,824	.6	18,863	.7	20,687	.7	7.8		

TABLE IX A
INITIAL AND CONTINUED CLAIMS RECEIVED
JULY 1, 1947 - JUNE 30, 1948 -BY OFFICE AND BY TYPE OF CLAIM
MALE

OFFICE WHERE CLAIM WAS FILED	INITIAL CLAIMS								CONTINUED CLAIMS						RATIO OF CONTINUED CLAIMS TO INITIAL CLAIMS
	NEW CLAIMS		ADDITIONAL CLAIMS		INTERSTATE CLAIMS		TOTAL INITIAL CLAIMS		WAITING PERIOD		COMPENSABLE		TOTAL CONTINUED CLAIMS		
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	
TOTAL -ALL OFFICES	163,930	100.0	75,249	100.0	6,887	100.0	246,066	100.0	155,748	100.0	1,433,559	100.0	1,589,307	100.0	6.5
DISTRICT I															
Springfield	9,481	5.8	2,463	3.3	392	5.7	12,336	5.0	7,657	4.9	67,693	4.7	75,350	4.7	6.1
Northampton	1,485	.9	393	.5	32	.5	1,910	.8	1,308	.8	8,929	.6	10,237	.6	5.4
Greenfield	1,287	.8	358	.5	28	.4	1,673	.7	1,024	.7	10,382	.7	11,406	.7	6.8
North Adams	1,592	1.0	805	1.1	34	.5	2,431	1.0	1,781	1.1	13,967	1.0	15,748	1.0	6.5
Pittsfield	1,713	1.0	469	.6	76	1.1	2,258	.9	1,535	1.0	14,090	1.0	15,625	1.0	6.9
Chicopee	1,410	.8	281	.4	24	.4	1,715	.7	946	.6	9,133	.6	10,079	.6	5.9
Holyoke	2,439	1.5	507	.7	51	.7	2,997	1.2	2,162	1.4	16,791	1.2	18,953	1.2	6.3
Athol	447	.3	87	.1	10	.1	544	.2	473	.3	3,017	.2	3,490	.2	6.4
DISTRICT II															
Worcester	8,734	5.3	3,214	4.3	243	3.5	12,191	5.0	8,015	5.1	71,139	5.0	79,154	5.0	6.5
Milford	1,292	.8	739	1.0	49	.7	2,080	.8	1,344	.9	12,061	.8	13,405	.8	6.4
Webster	1,949	1.2	1,076	1.4	77	1.1	3,102	1.3	1,807	1.2	17,256	1.2	19,063	1.2	6.2
Fitchburg	1,551	2.8	1,560	2.1	139	2.0	6,230	2.5	4,526	2.9	38,559	2.7	43,085	2.7	6.9
Framingham	1,410	.9	501	.7	53	.8	1,964	.8	1,358	.9	12,214	.9	13,572	.9	6.9
Marlborough	2,092	1.3	1,582	2.1	45	.7	3,719	1.5	2,324	1.5	16,973	1.2	19,297	1.2	5.2
DISTRICT III															
Lynn	5,456	3.3	3,019	4.0	158	2.3	8,633	3.5	5,527	3.5	55,279	3.9	60,806	3.8	7.0
Lowell	6,414	3.9	3,290	4.4	248	3.6	9,952	4.0	5,871	3.8	64,825	4.5	70,696	4.5	7.1
Lawrence	6,564	4.0	4,772	6.3	361	5.2	11,697	4.7	6,323	4.1	44,021	3.1	50,344	3.2	4.3
Haverhill	4,837	2.9	4,198	5.6	290	4.2	9,325	3.8	6,722	4.3	45,295	3.2	52,017	3.3	5.6
Newburyport	2,485	1.5	1,521	2.0	313	4.5	4,319	1.8	2,696	1.7	23,328	1.6	26,024	1.6	6.0
Gloucester	1,447	.9	783	1.0	33	.5	2,263	.9	1,573	1.0	14,679	1.0	16,252	1.0	7.2
Salem	4,708	2.9	2,744	3.6	78	1.1	7,530	3.1	4,296	2.8	46,244	3.2	50,540	3.2	6.7
DISTRICT IV															
Boston	32,233	19.7	13,471	17.9	1,345	19.5	47,049	19.1	31,443	20.2	293,506	20.5	324,949	20.4	6.9
Chelsea	4,416	2.7	2,597	3.5	177	2.6	7,190	2.9	3,202	2.1	33,085	2.3	36,287	2.3	5.1
Cambridge	4,432	2.7	1,487	2.0	148	2.1	6,067	2.5	4,179	2.7	44,487	3.1	46,666	3.1	8.0
Malden	4,537	2.8	1,916	2.5	61	.9	6,514	2.6	4,144	2.7	41,060	2.9	45,204	2.8	6.9
Medford	1,743	1.1	728	1.0	54	.8	2,525	1.0	1,740	1.1	15,942	1.1	17,682	1.1	7.0
Somerville	3,051	1.8	1,055	1.4	83	1.2	4,189	1.7	2,807	1.8	28,334	2.0	31,141	2.0	7.4
Newton	2,561	1.5	985	1.3	80	1.2	3,626	1.5	2,367	1.5	24,102	1.7	26,469	1.7	7.3
Woburn	1,802	1.1	656	.9	35	.5	2,493	1.0	1,682	1.1	13,461	.9	15,143	1.0	6.1
Waltham	2,142	1.3	704	.9	35	.5	2,881	1.2	1,990	1.3	17,663	1.2	19,653	1.2	6.8
Quincy	6,366	3.9	2,402	3.2	169	2.5	8,937	3.6	6,396	4.1	65,412	4.6	71,808	4.5	8.0
DISTRICT V															
Taunton	2,990	1.8	1,146	1.5	197	2.9	4,333	1.8	2,839	1.8	26,294	1.8	29,133	1.8	6.7
Brockton	7,835	4.8	7,270	9.7	123	1.8	15,228	6.2	7,645	4.9	67,928	4.7	75,573	4.8	5.0
Norwood	1,306	.8	558	.7	14	.2	1,878	.8	1,264	.8	11,104	.8	12,368	.8	6.6
Fall River	6,874	4.2	2,575	3.4	1,078	15.7	10,527	4.3	5,329	3.4	56,281	3.9	61,610	3.9	5.9
Attleboro	1,491	.9	382	.5	151	2.2	2,024	.8	1,252	.8	12,823	.9	14,075	.9	7.0
New Bedford	6,376	3.9	2,280	3.0	301	4.4	8,957	3.6	6,267	4.0	57,842	4.0	64,109	4.0	7.2
Plymouth	790	.5	327	.4	17	.2	1,134	.5	806	.5	6,792	.5	7,598	.5	6.7
Hyannis	1,192	.7	348	.5	85	1.2	1,625	.7	1,128	.7	11,568	.8	12,696	.8	7.8

TABLE IX B
INITIAL AND CONTINUED CLAIMS RECEIVED
JULY 1, 1947 - JUNE 30, 1948 BY OFFICE AND BY TYPE OF CLAIM
FEMALE

OFFICE WHERE CLAIM WAS FILED	INITIAL CLAIMS								CONTINUED CLAIMS						RATIO OF CONTINUED CLAIMS TO INITIAL CLAIMS
	NEW CLAIMS		ADDITIONAL CLAIMS		INTERSTATE CLAIMS		TOTAL INITIAL CLAIMS		WAITING PERIOD		COMPENSABLE		TOTAL CONTINUED CLAIMS		
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	
TOTAL-ALL OFFICES	129,284	100.0	71,943	100.0	4,555	100.0	205,782	100.0	136,938	100.0	1,186,063	100.0	1,323,001	100.0	6.4
DISTRICT I															
Springfield	7,281	5.6	2,372	3.3	325	7.1	9,978	4.8	6,850	5.0	68,088	5.7	74,938	5.7	7.5
Northampton	1,411	1.1	360	.5	35	.8	1,806	.9	1,341	1.0	9,969	.8	11,310	.9	6.3
Greenfield	696	.5	173	.2	32	.7	901	.4	665	.5	7,763	.7	8,428	.6	9.4
North Adams	1,571	1.2	695	1.0	52	1.1	2,318	1.1	1,798	1.3	15,263	1.3	17,061	1.3	7.4
Pittsfield	1,509	1.2	598	.8	70	1.5	2,177	1.1	1,539	1.1	14,547	1.2	16,086	1.2	7.4
Chicopee	1,350	1.0	304	.4	23	.5	1,677	.8	1,098	.8	8,940	.8	10,038	.8	6.0
Holyoke	2,409	1.9	730	1.0	100	2.2	3,239	1.6	2,442	1.8	19,606	1.7	22,048	1.7	6.8
Athol	234	.2	63	.1	10	.2	307	.1	236	.2	1,462	.1	1,698	.1	5.5
DISTRICT II															
Worcester	5,863	4.5	3,014	4.2	270	5.9	9,147	4.4	5,520	4.0	50,492	4.3	56,012	4.2	6.1
Milford	1,731	1.3	1,131	1.6	50	1.1	2,912	1.4	2,194	1.6	17,365	1.5	19,559	1.5	6.7
Webster	1,974	1.5	1,507	2.2	69	1.5	3,550	1.7	2,243	1.6	22,445	1.9	24,688	1.9	7.0
Fitchburg	3,893	3.0	1,350	1.9	135	3.0	5,378	2.6	4,487	3.3	31,911	2.7	36,398	2.8	6.8
Framingham	1,132	.9	363	.5	53	1.2	1,548	.8	1,257	.9	10,477	.9	11,734	.9	7.6
Marlborough	2,138	1.7	1,963	2.7	38	.8	4,139	2.0	2,825	2.1	19,980	1.7	22,805	1.7	5.5
DISTRICT III															
Lynn	4,653	3.6	3,375	4.7	130	2.9	8,158	4.0	5,169	3.8	54,989	4.6	60,158	4.5	7.4
Lowell	7,914	6.1	4,222	5.9	161	3.5	12,297	6.0	8,450	6.2	90,764	7.7	99,214	7.5	8.1
Lawrence	8,187	6.3	10,668	14.8	250	5.5	19,075	9.3	8,820	6.4	46,905	4.0	55,725	4.2	2.9
Haverhill	4,488	3.5	4,990	6.9	148	3.3	9,626	4.7	7,152	5.2	45,479	3.8	52,611	4.0	5.5
Newburyport	2,008	1.5	1,658	2.3	320	7.0	3,986	1.9	2,652	1.9	18,583	1.6	21,235	1.6	5.4
Gloucester	773	.6	527	.7	15	.3	1,315	.6	1,117	.8	8,760	.7	9,877	.7	7.5
Salem	3,111	2.4	1,895	2.6	71	1.6	5,077	2.5	2,838	2.1	30,773	2.6	33,611	2.5	6.6
DISTRICT IV															
Boston	20,515	15.9	8,229	11.4	841	18.5	29,585	14.4	22,033	16.1	192,992	16.3	215,025	16.3	7.3
Chelsea	2,593	2.0	1,402	1.9	67	1.5	4,062	2.0	2,224	1.6	22,337	1.9	24,561	1.9	6.0
Cambridge	3,362	2.6	1,095	1.5	115	2.5	4,572	2.2	3,386	2.5	33,145	2.8	36,531	2.8	8.0
Malden	3,884	3.0	1,564	2.2	51	1.1	5,499	2.7	3,834	2.8	43,080	3.6	46,914	3.5	8.5
Medford	1,310	1.0	475	.7	39	.9	1,824	.9	1,329	1.0	12,206	1.0	13,535	1.0	7.4
Somerville	2,272	1.8	771	1.1	41	.9	3,084	1.5	2,239	1.6	20,095	1.7	22,334	1.7	7.2
Newton	1,642	1.3	692	1.0	51	1.1	2,385	1.2	1,452	1.1	15,429	1.3	16,881	1.3	7.1
Woburn	1,107	.9	576	.8	22	.5	1,705	.8	1,220	.9	9,596	.8	10,816	.8	6.3
Waltham	1,568	1.2	487	.7	23	.5	2,078	1.0	1,686	1.2	10,714	.9	12,400	.9	6.0
Quincy	2,918	2.3	942	1.3	116	2.6	3,976	1.9	3,032	2.2	29,766	2.5	32,798	2.5	8.2
DISTRICT V															
Taunton	2,283	1.8	872	1.2	124	2.7	3,279	1.6	2,274	1.7	20,624	1.7	22,898	1.7	7.0
Brockton	6,207	4.8	6,548	9.1	94	2.1	12,849	6.2	6,630	4.8	59,704	5.0	66,334	5.0	5.2
Norwood	909	.7	231	.3	15	.3	1,155	.6	1,095	.8	9,465	.8	10,560	.8	9.1
Fall River	6,036	4.7	3,219	4.5	206	4.5	9,461	4.6	5,362	3.9	39,367	3.3	44,729	3.4	4.7
Attleboro	1,190	.9	307	.4	93	2.0	1,590	.8	1,023	.8	9,556	.8	10,579	.8	6.7
New Bedford	5,862	4.5	2,098	2.9	183	4.0	8,143	4.0	6,050	4.4	50,933	4.3	56,983	4.3	7.0
Plymouth	629	.5	254	.4	23	.5	906	.4	700	.5	5,098	.4	5,798	.4	6.4
Hyannis	701	.5	223	.3	94	2.1	1,018	.5	696	.5	7,295	.6	7,991	.6	7.8

TABLE X
BENEFIT PAYMENTS - FISCAL YEARS ENDING JUNE 30, 1948 AND JUNE 30, 1947
NUMBER OF CHECKS, TOTAL AMOUNT, AND AVERAGE CHECK DISBURSED BY MONTHS

MONTH	JULY 1, 1947 - JUNE 30, 1948									JULY 1, 1946 - JUNE 30, 1947								
	A L L P A Y M E N T S		T O T A L U N E M P L O Y M E N T			P A R T I A L & P A R T - T O T A L U N E M P L O Y M E N T				A L L P A Y M E N T S		T O T A L U N E M P L O Y M E N T			P A R T I A L & P A R T - T O T A L U N E M P L O Y M E N T			
	TOTAL NO. OF CHECKS	AGGREGATE AMOUNT	NO. OF CHECKS	AGGREGATE AMOUNT	AVERAGE CHECK	NO. OF CHECKS	AGGREGATE AMOUNT	AVERAGE CHECK		TOTAL NO. OF CHECKS	AGGREGATE AMOUNT	NO. OF CHECKS	AGGREGATE AMOUNT	AVERAGE CHECK	NO. OF CHECKS	AGGREGATE AMOUNT	AVERAGE CHECK	
TOTAL FOR YEAR	2416833	\$50965873	2218437	\$49045554	\$22.11	198396	\$1920319	\$9.68		2326194	\$48997580	2198130	\$47711248	\$21.71	126064	\$1286332	\$10.04	
JULY	202165	6402963	287120	6257172	21.79	15045	145791	9.69		212370	4527024	207961	4478670	21.54	4409	48354	10.97	
AUGUST	256986	5417541	239505	5252752	21.93	17481	164789	9.43		202184	4310600	196481	4248410	21.62	5703	62190	10.90	
SEPTEMBER	194010	4108934	181215	3986507	22.00	12795	122427	9.57		148948	3194248	143018	3134231	21.91	5930	60017	10.12	
OCTOBER	163401	3461780	150625	3335125	22.14	12776	126655	9.91		145485	3088019	138574	3018096	21.78	6911	69923	10.12	
NOVEMBER	118045	2473738	106920	2364636	22.12	11125	109402	9.81		119812	2518781	111174	2431776	21.87	8638	87005	10.07	
DECEMBER	149893	3143287	134468	2993943	22.27	15415	149344	9.69		130471	2731367	121311	2639004	21.75	9160	92363	10.08	
JANUARY	178812	3797789	161069	3621952	22.49	17743	175837	9.91		218049	4564926	204862	4432152	21.63	13187	132774	10.07	
FEBRUARY	176952	3852489	164237	3730673	22.71	12715	121816	9.58		186806	3905490	175769	3794285	21.59	11037	111205	10.08	
MARCH	193590	4186253	178097	4038883	22.68	15493	147370	9.51		180725	3770418	169440	3656741	21.58	11285	113677	10.07	
APRIL	193464	4044075	173692	3855540	22.20	19772	188535	9.54		197678	4151188	186136	4034756	21.68	11542	116432	10.09	
MAY	230037	4736411	207689	4514639	21.74	22348	221772	9.92		277694	5852099	260651	5681535	21.80	17043	170564	10.01	
JUNE	259488	5340613	233800	5093732	21.79	25686	246881	9.61		305972	6383420	282753	6161592	21.79	23219	221828	9.55	

TABLE XI
BENEFIT PAYMENTS - FISCAL YEARS ENDING JUNE 30, 1948 AND JUNE 30, 1947
TOTAL AMOUNT AND AVERAGE CHECK DISBURSED - BY OFFICES

OFFICE WHERE CLAIM WAS FILED	JULY 1, 1947 - JUNE 30, 1948							JULY 1, 1946 - JUNE 30, 1947							DECREASE OR INCREASE			
	ALL PAYMENTS		TOTAL UNEMPLOYMENT		PARTIAL & PART- TOTAL UNEMPLOYMENT			ALL PAYMENTS		TOTAL UNEMPLOYMENT		PARTIAL & PART TOTAL UNEMPLOYMENT			TOTAL PAYMENTS		TOTAL UNEMPL.	PARTIAL & PART-TOTAL UNEMPLOYMENT
	TOTAL AMOUNT	% OF TOTAL	TOTAL AMOUNT	AVERAGE CHECK	TOTAL AMOUNT	% OF TOTAL	AVERAGE CHECK	TOTAL AMOUNT	% OF TOTAL	TOTAL AMOUNT	AVERAGE CHECK	TOTAL AMOUNT	% OF TOTAL	AVERAGE CHECK	TOTAL AMOUNT	PER CENT	AVERAGE CHECK	AVERAGE CHECK
TOTAL ALL OFFICES	\$50965873	100.0	\$49045554	\$22.11	\$1920319	100.0	\$9.68	\$48997580	100.0	\$47711248	\$21.71	\$1286332	100.0	\$10.04	\$1334206	2.7	\$.40	\$ - .36
DISTRICT I																		
Springfield	2471731	4.8	2435661	22.06	36070	1.9	10.22	2693518	5.5	2663214	21.33	30304	2.4	10.87	-227553	-8.5	.73	- .65
Northampton	365751	.7	359153	21.69	6598	.3	9.27	334311	.7	328843	20.48	5468	.4	9.56	30310	9.2	1.21	- .29
Greenfield	347166	.7	340010	22.84	7156	.4	11.77	183867	.4	179296	21.35	4571	.4	11.93	160714	89.6	1.49	- .16
North Adams	591249	1.2	572813	22.15	18436	1.0	9.08	403151	.8	397484	20.99	5647	.4	9.67	175329	44.1	1.16	- .59
Pittsfield	551273	1.1	540256	22.03	11017	.6	9.79	611608	1.2	597767	21.77	13838	1.1	11.61	- 57511	- 9.6	.26	- 1.82
Chicopee	311677	.6	307480	22.07	4197	.2	9.08	218673	.4	216966	22.34	1707	.1	9.75	90514	41.7	- .27	- .67
Holyoke	733060	1.4	719548	21.42	13512	.7	8.25	475197	1.0	470562	20.64	4635	.4	9.54	248986	52.9	.78	- 1.29
Athol	97109	.2	93089	21.84	4020	.2	12.68	130076	.3	126197	20.75	3879	.3	12.12	- 33108	- 26.2	1.09	.56
DISTRICT II																		
Worcester	2192072	4.3	2043655	22.37	148417	7.7	9.51	2416628	4.9	2289209	21.76	127419	9.9	9.69	-245554	- 10.7	.61	- .18
Milford	536861	1.1	507267	22.00	29594	1.5	10.51	506382	1.0	485864	21.52	20518	1.6	10.03	21403	4.4	.68	.48
Webster	759427	1.5	707420	22.40	52007	2.7	9.63	624570	1.3	605677	22.20	18893	1.5	9.52	101743	16.8	.20	.11
Fitchburg	1359757	2.7	1352294	21.95	27463	1.4	10.22	1489072	3.0	1470112	21.01	18960	1.5	10.59	-137818	- 9.4	.94	- .37
Framingham	447801	.9	436069	22.47	11732	.6	10.25	346967	.7	341296	22.05	5671	.4	11.01	94773	27.8	.42	- .76
Marlborough	667620	1.3	620036	22.92	47584	2.5	9.77	545513	1.1	510397	21.54	35116	2.7	9.41	109639	21.5	1.38	.36
DISTRICT III																		
Lynn	2095599	4.1	1944625	21.41	150974	7.9	9.92	2194235	4.5	2099901	21.39	94334	7.3	10.18	-155276	- 7.4	.02	- .26
Lowell	3000766	5.9	2915640	21.31	85126	4.4	9.41	2281338	4.7	2234147	21.01	47191	3.7	9.33	681493	30.5	.30	.08
Lawrence	1725528	3.4	1648659	22.35	76889	4.0	9.66	1345913	2.9	1345913	20.99	52558	4.1	9.47	302658	22.5	1.36	.19
Haverhill	1578396	3.1	1373903	22.39	204493	10.6	9.40	1320531	2.7	1144431	22.07	176100	13.7	9.84	229472	20.1	.32	- .44
Newburyport	654413	1.3	599938	22.26	54475	2.8	8.79	438995	.9	401861	20.94	37134	2.9	9.20	198077	49.3	1.32	- .41
Gloucester	459395	.9	437833	22.23	21562	1.1	9.66	598344	1.2	579103	21.08	19241	1.5	10.34	-141270	- 24.4	1.15	- .68
Salem	1599301	3.1	1537325	22.16	61976	3.2	10.26	1405730	2.9	1357541	22.20	48189	3.7	10.45	179784	13.2	- .04	- .19
DISTRICT IV																		
Boston	9609730	18.8	9433987	22.22	175743	9.2	10.64	9748026	19.9	9621777	22.07	126249	9.8	10.96	-187790	- 2.0	.15	- .32
Chelsea	1102856	2.2	1066896	22.10	35960	1.9	10.83	1053707	2.2	1035014	22.07	18693	1.5	11.05	31882	3.1	.03	- .22
Cambridge	1619935	3.2	1597547	22.12	22388	1.2	9.73	1494400	3.0	1473524	22.08	20876	1.6	11.10	124023	8.4	.04	- 1.37
Malden	1715294	3.4	1676485	21.88	38609	2.0	10.28	1720803	3.5	1676855	21.24	43948	3.4	10.59	- 370	- 0.0	.64	- .31
Medford	586527	1.1	573595	21.93	12932	.7	10.20	605356	1.2	595999	21.81	9357	.7	11.00	-22404	- 3.8	.12	- .80
Somerville	926080	1.8	907304	22.26	18776	1.0	10.14	972114	2.0	957864	21.66	14250	1.1	10.98	- 50560	- 5.3	.60	- .84
Newton	854417	1.7	840770	23.24	13647	.7	11.37	843363	1.7	831962	22.26	11401	.9	10.66	8808	1.1	.98	.71
Woburn	444539	.9	430734	22.40	13805	.7	10.54	460749	.9	446182	21.96	14567	1.1	11.09	-15448	- 3.5	.44	- .55
Waltham	603982	1.2	591021	23.31	12961	.7	11.41	702683	1.4	698511	22.24	8172	.6	10.42	103490	14.9	1.07	1.02
Quincy	1853569	3.6	1810048	23.22	43521	2.3	9.87	2930296	6.0	2910290	23.56	20006	1.6	11.44	-110242	- 37.8	- .34	- 1.57
DISTRICT V																		
Taunton	902725	1.8	883013	22.52	19712	1.0	9.69	434996	.9	429593	20.98	5403	.4	9.91	453420	105.5	1.54	- .22
Brockton	2310033	4.5	2054921	22.05	255112	13.3	8.65	2568476	5.2	2467279	22.23	101197	7.9	8.87	-412358	-16.7	- .18	- .22
Norwood	435489	.9	427020	22.41	8469	.5	11.04	380912	.8	373132	22.65	7780	.6	11.26	53888	14.4	- .24	- .22
Fall River	1602218	3.1	1528145	21.64	74073	3.9	9.34	1433487	2.9	1385282	19.85	48205	3.7	9.33	142863	10.3	1.79	.01
Attleboro	419752	.8	409401	21.78	10351	.5	10.46	271798	.6	267682	21.03	4116	.3	10.50	141719	52.9	.75	- .04
New Bedford	2064366	4.0	2000451	21.78	63915	3.3	10.28	1408428	2.9	1371153	20.48	37275	2.9	10.54	629298	45.9	1.30	- .26
Plymouth	219894	.4	212651	21.25	7233	.4	9.83	299235	.6	291576	21.82	7659	.6	10.83	-78925	- 27.1	- .57	- 1.00
Hyannis	345804	.7	338323	20.83	7481	.4	11.12	192164	.4	187393	19.69	4771	.4	11.81	150930	80.5	1.14	- .69
INTERSTATE	802721	1.6	790588	22.33	12133	.6	11.32	859365	1.8	848331	22.15	11034	.9	12.18	-57743	6.8	.18	- .86

*Less than .05

TABLE XII
BENEFIT PAYMENTS - JULY 1, 1947 - JUNE 30, 1948
TOTAL AMOUNT AND AVERAGE CHECK DISBURSED - BY OFFICE AND SEX

OFFICE WHERE CLAIM WAS FILED	TOTAL				MEN				WOMEN			
	ALL PAYMENTS	TOTAL UNEMPLOYMENT		PARTIAL & PART-TOTAL UNEMPLOYMENT	ALL PAYMENTS	TOTAL UNEMPLOYMENT		PARTIAL & PART-TOTAL UNEMPLOYMENT	ALL PAYMENTS	TOTAL UNEMPLOYMENT		PARTIAL & PART-TOTAL UNEMPLOYMENT
		TOTAL AMOUNT	AVERAGE CHECK			TOTAL AMOUNT	AVERAGE CHECK			TOTAL AMOUNT	AVERAGE CHECK	
TOTAL-ALL OFFICES	\$50,965,873	\$49,045,554	\$22.11	\$1,920,319	\$31,314,602	\$30,630,282	\$24.16	\$684,320	\$19,651,271	\$18,415,272	\$19.38	\$1,235,999
DISTRICT I												
Springfield	2,471,731	2,435,661	22.06	36,070	1,414,942	1,400,760	24.46	14,182	1,056,789	1,034,901	19.46	21,888
Northampton	365,751	359,153	21.69	6,598	196,369	193,993	23.38	2,376	169,382	165,160	19.20	4,222
Greenfield	347,166	340,010	22.84	7,156	230,430	225,553	24.69	4,577	116,736	114,457	19.91	2,279
North Adams	591,249	572,813	22.15	18,436	309,147	301,022	24.32	8,125	282,102	271,791	20.16	10,311
Pittsfield	551,273	540,256	22.03	11,017	287,834	283,344	23.99	4,490	263,439	256,912	20.21	6,527
Chicopee	311,677	307,480	22.07	4,197	173,576	172,425	24.04	1,151	138,101	135,055	19.98	3,046
Holyoke	733,060	719,548	21.42	13,512	380,155	377,400	24.29	2,755	352,905	342,148	18.94	10,757
Athol	97,109	93,089	21.84	4,020	68,269	65,212	23.52	3,057	28,840	27,877	18.71	963
DISTRICT II												
Worcester	2,192,072	2,043,655	22.37	148,417	1,445,197	1,392,538	24.30	52,659	746,875	651,117	19.11	95,758
Milford	536,861	507,267	22.00	29,594	255,803	248,989	24.57	6,814	281,058	258,278	19.98	22,780
Webster	759,427	707,420	22.40	52,007	370,304	354,817	24.76	15,487	389,123	352,603	20.44	36,520
Fitchburg	1,359,757	1,332,294	21.95	27,463	837,463	826,418	24.28	11,045	522,294	505,876	18.97	16,418
Framingham	447,801	436,069	22.47	11,732	272,659	269,351	24.68	3,308	175,142	166,718	19.64	8,424
Marlborough	667,620	620,036	22.29	47,584	351,564	335,392	24.46	16,172	316,056	284,644	20.19	31,412
DISTRICT III												
Lynn	2,095,599	1,944,625	21.41	150,974	1,197,207	1,143,582	23.58	53,625	698,392	601,043	18.92	97,349
Lowell	3,000,766	2,915,640	21.31	85,126	1,385,879	1,362,104	23.56	23,775	1,614,887	1,553,536	19.66	61,351
Lawrence	1,725,528	1,648,639	22.35	76,889	933,450	911,614	24.31	21,836	792,078	737,026	20.32	55,053
Haverhill	1,578,396	1,373,903	22.39	20,449	935,069	873,351	23.95	61,718	643,327	500,552	20.11	142,775
Newburyport	654,413	599,938	22.26	54,475	444,686	427,694	24.00	16,992	209,727	172,244	18.87	37,483
Gloucester	459,395	437,833	22.23	21,562	323,369	315,576	24.27	7,793	136,026	122,257	18.27	13,769
Salem	1,599,301	1,537,325	22.16	61,976	1,028,341	1,003,402	24.12	24,939	570,960	533,923	19.23	37,037
DISTRICT IV												
Boston	9,609,730	9,433,987	22.22	175,743	6,375,650	6,310,696	23.96	64,954	3,234,080	3,123,291	19.29	110,789
Chelsea	1,102,856	1,066,896	22.10	35,960	741,088	727,749	24.08	13,339	361,768	339,147	18.79	22,621
Cambridge	1,619,935	1,597,547	22.12	22,388	986,896	979,252	24.02	7,644	633,039	618,295	19.65	14,744
Malden	1,715,294	1,676,485	21.88	38,809	974,551	961,995	24.53	12,556	740,743	714,490	19.10	26,253
Medford	586,527	573,595	21.93	12,932	363,093	357,915	24.16	5,178	223,434	215,680	19.01	7,754
Somerville	926,080	907,304	22.26	18,776	614,448	606,660	24.36	7,788	311,632	300,644	18.96	10,988
Newton	854,417	840,770	23.24	13,647	583,761	577,873	25.04	5,888	270,656	262,897	20.07	7,759
Woburn	444,539	430,734	22.40	13,805	294,363	290,776	24.33	3,587	150,176	139,958	19.23	10,218
Waltham	603,982	591,021	23.31	12,961	421,946	415,462	24.88	6,484	182,036	175,559	20.27	6,477
Quincy	1,853,569	1,810,048	23.22	43,521	1,403,184	1,383,611	24.89	19,573	450,385	426,437	19.08	23,948
DISTRICT V												
Taunton	902,725	883,013	22.52	19,712	563,576	554,427	24.66	9,149	339,149	328,586	19.65	10,563
Brockton	2,310,033	2,054,921	22.05	255,112	1,427,704	1,321,564	24.15	106,140	882,329	733,357	19.07	148,972
Norwood	435,489	427,020	22.41	8,469	262,574	259,494	24.96	3,080	172,915	167,526	19.35	5,389
Fall River	1,602,218	1,528,145	21.64	74,073	1,001,196	982,991	23.47	18,205	601,022	545,154	18.97	55,868
Attleboro	419,752	409,401	21.78	10,351	259,703	255,255	24.49	4,448	160,049	154,146	18.40	5,903
New Bedford	2,064,366	2,000,451	21.78	63,915	1,264,759	1,240,019	24.01	24,740	799,607	760,432	18.92	39,175
Plymouth	219,884	212,651	21.25	7,233	147,344	144,629	23.83	2,715	72,540	68,022	17.28	4,518
Hyannis	345,804	338,323	20.83	7,481	255,570	251,141	23.59	4,429	90,234	87,182	15.58	3,052
INTERSTATE	802,721	790,588	22.33	12,133	531,483	524,236	23.92	7,247	271,238	266,352	19.74	4,886

TABLE XIII
BENEFIT PAYMENTS BY MAJOR INDUSTRIAL GROUPS¹
YEARS 1947, 1946, and 1945

INDUSTRY GROUPS	ALL PAYMENTS					
	YEAR 1947		YEAR 1946		YEAR 1945	
	AMOUNT	%	AMOUNT	%	AMOUNT	%
TOTALS - ALL GROUPS	\$53,635,784	100.0	\$42,858,101	100.0	\$14,468,361	100.0
MANUFACTURING	37,140,280	69.2	31,287,339	73.0	12,621,191	87.2
Leather and Leather Products	7,349,403	13.7	2,295,068	5.4	618,689	4.3
Textile-Mill Products	6,285,902	11.7	2,256,802	5.3	1,586,450	11.0
Apparel, etc.	4,134,728	7.7	1,950,669	4.5	1,110,815	7.7
Electrical Machinery	3,917,402	7.3	5,963,417	13.9	2,841,534	19.6
Transportation Equipment (except Automobiles)	3,172,734	5.9	6,357,791	14.8	1,714,401	11.8
Machinery (except Electrical)	2,101,438	3.9	2,680,432	6.3	868,995	6.0
Iron and Steel Products	1,475,119	2.8	2,191,964	5.1	1,007,730	7.0
Food and Kindred Products	1,384,528	2.6	1,043,925	2.4	146,698	1.0
Rubber Products	1,301,871	2.4	1,044,230	2.4	479,430	3.3
Ornance and Accessories	280,912	.5	1,576,905	3.7	950,995	6.6
All Other Manufacturing	5,736,243	10.7	3,926,136	9.2	1,295,464	8.9
WHOLESALE AND RETAIL TRADE	7,591,741	14.2	5,944,996	13.9	952,935	6.6
Eating and Drinking Places	2,007,235	3.7	1,569,639	3.7	261,046	1.8
Full-Service & Limited-Function Wholesalers	1,546,345	2.9	1,054,545	2.5	128,377	.9
Retail Trade n.e.c.	944,111	1.8	720,192	1.7	83,838	.6
Retail Food and Liquor Stores	927,539	1.7	949,003	2.2	127,695	.9
Retail Apparel and Accessories	633,956	1.2	469,261	1.1	132,609	.9
Retail General Merchandise	598,437	1.1	406,269	.9	83,829	.6
Other Wholesale Distributors	514,489	1.0	473,792	1.1	93,668	.6
Retail Automotive	232,923	.4	147,662	.3	18,443	.1
Wholesale and Retail Trade Combined, n.e.c.	186,706	.4	154,633	.4	23,430	.2
SERVICE	2,636,060	4.9	2,026,693	4.7	361,082	2.5
Personal Services	691,305	1.3	534,911	1.2	77,709	.5
Hotels, Rooming Houses, etc.	479,014	.9	382,701	.9	66,570	.5
Amusement, Recreation, etc.	332,189	.6	210,627	.5	44,954	.3
Other Services ²	1,133,552	2.1	898,454	2.1	171,849	1.2
CONSTRUCTION	2,990,580	5.6	1,321,578	3.1	266,481	1.8
TRANSPORTATION, COMMUNICATION & UTILITIES	1,913,449	3.6	1,520,730	3.6	145,538	1.0
FINANCE, INSURANCE, & REAL ESTATE	882,635	1.6	611,488	1.4	98,990	.7
ALL OTHER AND INDUSTRY UNKNOWN	481,039	.9	145,277	.3	22,144	.2

1- Distribution Based Upon Industry of Last Employer in Claimant's Base Period

2- Retail Filling Stations are Included in other Services

TABLE XIV
TOTAL COMPENSATION, TAXABLE WAGES, AND CONTRIBUTIONS FOR THE YEAR 1947
BY EMPLOYERS SUBJECT TO THE MASSACHUSETTS EMPLOYMENT SECURITY LAW
CLASSIFIED BY INDUSTRY GROUPS

INDUSTRIAL GROUPS	TOTAL COMPENSATION	TAXABLE WAGES		CONTRIBUTIONS		
	AMOUNT	AMOUNT	% OF TOTAL	AMOUNT	% OF TOTAL	AVERAGE CONTRIBUTION RATE
TOTAL - ALL GROUPS	\$3,646,698,900	\$3,098,747,300	100.0	\$34,972,604	100.0	1.13
MANUFACTURING	1,990,598,900	1,713,456,600	55.3	19,530,273	55.8	1.14
Textile-Mill Products	338,847,600	306,557,600	9.9	3,447,750	9.9	1.12
Machinery (except electrical)	232,768,100	196,719,500	6.3	2,006,541	5.7	1.02
Electrical Machinery	209,807,300	185,312,900	6.0	2,593,037	7.5	1.40
Leather and Leather Products	176,570,200	152,966,300	4.9	2,311,479	6.7	1.51
Food and Kindred Products	115,009,100	98,483,100	3.2	888,421	2.5	.90
Fabricated Metal Products (except ordnance machinery & transportation equipment)	108,833,200	93,185,700	3.0	991,517	2.8	1.06
Apparel, etc.	107,305,100	92,567,900	3.0	1,636,946	4.7	1.77
Printing, Publishing and Allied Industries	97,696,100	76,207,300	2.5	527,067	1.5	.69
Paper and Allied Products	97,093,700	80,715,700	2.6	501,669	1.4	.62
Rubber Products	77,317,600	65,637,100	2.1	599,929	1.7	.91
Primary Metal Industries	71,463,100	61,069,800	2.0	677,728	1.9	1.11
Professional, Scientific and Controlling Instruments, etc.	61,397,500	53,914,300	1.7	462,480	1.3	.86
Chemicals and Allied Products	57,583,100	45,948,400	1.5	360,248	1.0	.78
Transportation Equipment	41,566,600	36,645,200	1.2	642,408	1.8	1.75
Stone, Clay and Glass Products	36,549,500	25,055,300	.8	316,920	.9	1.26
Other Manufacturing	66,791,100	142,270,500	4.6	1,566,133	4.5	1.10
WHOLESALE AND RETAIL TRADE	816,141,200	661,717,000	21.3	7,163,582	20.6	1.08
Full-Service and Limited-Function Wholesalers	170,180,200	120,649,900	3.9	1,344,845	3.8	1.11
Wholesale Distributors (other)	113,631,100	78,883,800	2.5	668,700	1.9	.85
Other Wholesale and Retail Trade	26,967,900	21,030,000	.7	184,648	.5	.98
Retail General Merchandise	82,887,800	71,355,600	2.3	413,514	1.2	.58
Retail Food (includes liquor stores)	118,379,200	105,728,000	3.4	1,114,008	3.2	1.05
Retail Automotive	46,765,300	36,144,400	1.2	410,455	1.2	1.14
Retail Apparel and Accessories	53,794,100	43,905,600	1.4	515,275	1.5	1.17
Retail Trade Not Elsewhere Classified	105,921,000	91,422,200	3.0	1,103,004	3.2	1.21
Eating and Drinking Places	86,671,800	82,020,300	2.6	1,213,192	3.5	1.48
Retail Filling Stations	10,942,800	10,557,200	.3	195,941	.6	1.86
TRANSPORTATION, COMMUNICATION, AND UTILITIES	238,854,100	213,682,700	6.9	1,655,159	4.7	.77
SERVICE	222,190,600	194,376,900	6.3	2,697,632	7.7	1.39
Personal Services	57,084,500	53,481,400	1.8	714,767	2.0	1.34
Business Services not Elsewhere Classified	37,276,100	28,883,700	.9	342,949	1.0	1.19
Hotels, Rooming Houses, Camps, and other Lodging Places	23,712,200	22,546,500	.7	292,009	.8	1.29
Other Services	104,115,800	89,465,300	2.9	1,347,907	3.9	1.51
FINANCE, INSURANCE AND REAL ESTATE	181,251,000	141,633,000	4.6	1,126,330	3.2	.80
CONSTRUCTION	174,645,200	154,129,900	5.0	2,410,767	6.9	1.56
ALL OTHERS	23,017,900	19,751,200	.6	388,861	1.1	1.97

TABLE XV
WAGES PAID DURING THE YEAR 1947 - TO COVERED EMPLOYEES
IN ESTABLISHMENTS SUBJECT TO THE MASSACHUSETTS EMPLOYMENT SECURITY LAW
CLASSIFIED BY INDUSTRIAL GROUPS AND BY QUARTERS

INDUSTRIAL GROUPS	TOTAL FOR YEAR	JANUARY-MARCH	APRIL-JUNE	JULY-SEPTEMBER	OCTOBER-DECEMBER
TOTAL - ALL GROUPS	\$3,646,698,900	\$879,240,100	\$895,187,300	\$876,863,300	\$895,408,300
MANUFACTURING	1,990,598,900	491,072,500	493,067,800	464,505,600	541,953,000
22 Textile-Mill Products	538,847,600	85,430,300	86,270,200	75,745,200	91,401,900
35 Machinery (except electrical)	232,768,100	57,117,900	58,394,700	55,412,900	61,842,600
36 Electrical Machinery	209,807,300	51,581,400	52,071,800	50,165,900	55,988,200
31 Leather and Leather Products	176,570,200	44,734,200	41,372,700	41,290,800	49,172,500
20 Food and Kindred Products	115,009,100	27,035,600	27,257,400	28,963,800	31,752,300
34 Fabricated Metal Products (except ordnance machinery & transportation equipment)	108,833,200	26,580,600	27,247,700	25,106,600	29,898,300
23 Apparel, etc.	107,303,100	26,542,900	25,465,000	24,783,600	30,512,600
27 Printing, Publishing & Allied Industries	97,696,100	22,723,400	24,258,300	23,543,800	27,130,600
26 Paper and Allied Products	97,093,700	24,405,000	23,824,500	22,728,800	26,135,400
30 Rubber Products	77,317,600	19,989,100	20,005,200	16,921,300	20,402,000
33 Primary Metal Industries	71,463,100	17,007,700	16,105,500	16,866,300	19,484,100
38 Professional, Scientific & Controlling Instruments, etc.	61,397,500	15,432,100	15,591,400	14,557,600	15,876,400
28 Chemicals and Allied Products	57,583,100	13,505,300	13,898,900	14,351,700	15,827,200
37 Transportation Equipment	41,566,600	11,270,900	11,700,100	8,010,100	10,585,500
32 Stone, Clay, and Glass Products	30,549,500	7,430,800	7,477,000	7,313,500	8,328,200
Other Manufacturing	166,791,100	40,285,900	40,146,300	38,743,700	47,615,200
WHOLESALE AND RETAIL TRADE	816,141,200	194,969,700	195,162,700	196,612,900	229,395,900
50 Full-Service & Limited Function Wholesalers	170,180,200	40,191,800	39,682,300	39,795,300	50,510,800
51 Wholesale Distributors (other)	113,631,100	27,063,900	26,963,200	27,711,000	31,893,000
52 Other Wholesale and Retail Trade	26,967,900	6,185,000	6,020,400	6,388,700	8,373,800
53 Retail General Merchandise	82,887,800	20,764,300	19,671,500	19,211,500	23,240,500
54 Retail Food (includes Liquor Stores)	118,379,200	28,298,800	29,300,500	29,504,300	31,275,600
55 Retail Automotive	46,765,300	10,160,900	10,526,600	11,149,600	14,928,000
56 Retail Apparel & Accessories	53,794,100	13,398,600	12,987,500	12,203,400	15,209,600
57 Retail Trade Not Elsewhere Classified	105,921,000	25,684,800	25,218,400	25,711,500	29,306,300
58 Eating and Drinking Places	86,671,800	20,671,400	22,119,000	22,144,100	21,737,300
59 Retail Filling Stations	10,942,800	2,555,200	2,673,300	2,793,300	2,921,000
TRANSPORTATION, COMMUNICATION, AND UTILITIES	238,854,100	58,711,200	60,194,900	60,563,300	59,384,700
SERVICE	222,190,600	51,696,200	55,271,500	56,608,700	58,614,200
72 Personal Services	57,086,500	13,455,500	14,608,900	14,285,400	14,736,700
73 Business Services, Not Elsewhere Classified	37,276,100	9,010,000	8,969,800	9,204,300	10,092,000
70 Hotels, Rooming Houses, Camps, & Other Lodging Places	23,712,200	5,392,400	5,816,000	6,834,400	5,669,400
Other Services	104,115,800	23,838,300	25,876,800	26,284,600	28,116,100
FINANCE, INSURANCE AND REAL ESTATE	181,251,000	43,917,800	43,775,500	44,378,500	49,179,200
CONSTRUCTION	174,645,200	34,374,800	41,901,100	47,878,600	50,490,700
ALL OTHERS	23,017,900	4,497,900	5,813,700	6,315,700	6,390,600

ERRATA - - - TABLE XVI SHOULD BE CORRECTED AS FOLLOWS:

TABLE XVI

INDUSTRY GROUPS	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
Total - - - All Groups	1,453,614	1,451,899	1,460,173	1,456,058	1,449,762	1,447,960	1,421,079	1,443,910	1,454,875	1,463,701	1,474,686	1,486,198
Wholesale and Retail Trade	347,405	345,352	351,562	353,318	355,296	358,797	350,536	351,092	356,428	360,268	367,016	380,766
Full-service and limited function wholesalers	53,661	53,379	54,043	53,530	53,073	53,291	53,482	53,797	53,648	54,906	55,317	56,016
Other Wholesale Distributors	29,469	29,810	30,102	29,792	30,361	30,800	31,308	31,399	31,279	31,232	31,361	31,465

TABLE XVI
EMPLOYMENT DURING THE YEAR 1947 IN ESTABLISHMENTS SUBJECT TO THE MASSACHUSETTS EMPLOYMENT SECURITY LAW
CLASSIFIED BY INDUSTRIAL GROUPS AND BY MONTHS (1)

INDUSTRIAL GROUPS	DECEMBER 1946 (2)	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
TOTAL - ALL GROUPS	1471253	1450177	1448473	1456739	1452620	1446311	1441527	1417653	1440461	1451425	1460239	1471182	1482675
MANUFACTURING	765525	766808	758201	766857	749543	732689	723171	702437	723576	738196	748987	756663	759738
Textile Mill Products	138871	139986	140679	139568	135267	132950	130355	124446	125741	131518	133805	135749	137780
Electrical Machinery	80538	81301	81119	80080	76434	74103	73578	71699	71776	72733	73955	75084	75229
Machinery (except electrical)	78245	80609	80562	80399	79861	79174	78542	75216	75254	76566	76850	76849	77445
Leather & Leather Products	76917	74655	76031	77290	73147	67815	67069	68418	73879	76820	77362	76907	77996
Apparel & Other Finished Products Made from Fabrics & Similar Materials	50637	49850	51176	51656	49373	47968	46873	46449	50889	52609	53909	53510	52754
Food & Kindred Products	42435	42516	41446	42033	42560	42481	43549	43984	45298	45431	45241	45408	44152
Fabricated Metal Products (except ordnance, machinery, & transportation equipment)	39354	41049	41107	41097	40251	39511	38813	36720	37897	38298	38486	39053	39163
Paper & Allied Products	26531	26420	26045	25884	25456	24768	24321	23520	23870	24135	24628	24950	24932
Printing, Publishing, etc.	33612	33677	33926	33999	34040	33926	34041	33373	33684	33994	34436	35434	35333
Rubber Products	29196	29614	29543	28952	28376	27289	25317	24343	24993	26747	26533	26945	27378
Professional, Scientific, & Controlling Instruments, etc.	24570	24545	24880	24714	24295	24165	23534	22928	22916	23101	23445	23229	23146
Primary Metal Industries	23446	23637	23352	23342	23327	22757	22190	21920	22305	22505	22700	22952	23191
Chemicals & Allied Products	18525	18384	18359	18435	18575	18509	18406	18091	18126	18391	18312	18298	18253
Transportation Equipment	15145	15095	14917	14998	15371	15293	15105	10245	10050	10306	10394	12723	14807
Furniture & Fixtures	12525	12507	12022	11700	11599	11232	11184	11022	11413	11751	12192	12462	12567
Other Manufacturing	63478	62063	62925	62710	61910	60748	60284	60053	63515	64591	66719	67110	65612
WHOLESALE AND RETAIL TRADE	364976	349968	341926	348128	349884	351645	353364	347110	347643	352979	356806	363812	377243
Full-Service & Limited Function Wholesalers	52774	52986	52709	53367	52850	52386	52620	52858	53160	53000	54237	54644	55344
Other Wholesale Distributors	28352	26707	27054	27344	27038	27597	28036	28506	28387	28478	28439	28550	28514
Other Wholesale & Retail Trade	9474	9451	8972	9174	9084	9216	9312	9397	9483	9518	9638	9765	9856
Retail General Merchandise	62175	45997	45093	46873	46127	45859	46353	43461	43338	46696	49633	54588	64685
Retail Food & Liquor Stores	55519	56246	56891	57081	57408	57999	58267	57094	56567	56524	56568	55829	57118
Retail Automotive	14293	14393	14901	14935	15494	15531	15718	15786	15934	15909	16186	16291	16499
Retail Apparel & Accessories	29256	25073	24339	25299	26705	26142	26050	25336	25377	25676	26520	27453	29840
Retail Trade n.e.c.	51361	50670	49763	49763	49356	49450	49499	49146	49282	49974	50287	51316	52839
Eating & Drinking Places	56284	56560	56400	57422	59802	61463	63212	61131	61497	60855	58927	57891	56296
Retail Filling Stations	8488	5755	5764	5800	5988	6152	6275	6395	6418	6349	6281	6225	6130
SERVICE	110828	113415	113540	114390	116766	120331	121590	121761	120751	120128	116054	114473	112386
Personal Services	51421	52048	52122	52677	53242	53889	54407	53963	53372	53374	52711	52591	52067
Business Services, n.e.c.	14007	14636	14633	14690	14734	14582	14586	14185	14217	14458	14328	14408	14346
Hotels, Rooming Houses, etc.	13294	13762	13837	13595	14357	15392	17111	18711	18825	16407	14370	13539	13280
Other Services	52106	52969	52948	53328	54433	56468	55486	54902	54337	55889	54655	53935	52693
TRANSPORTATION, COMMUNICATION & UTILITIES	93165	94195	94220	93996	94406	94885	95097	94759	95045	87767	86901	88068	88136
FINANCE, INSURANCE & REAL ESTATE	71666	71461	71329	71358	71471	71730	72017	72215	72181	72310	72172	72317	72473
CONSTRUCTION	58724	52921	51737	53597	60461	64512	67257	69593	71440	70407	70038	67515	64336
ALL OTHERS	6269	7409	7520	8413	10089	10319	10031	9778	9725	9639	9271	8634	8363

(1) The number of employees represents the total reported by the respective employers on their contribution reports for the year 1947, comprising all individuals on the pay roll for the period ending nearest the 15th of the month. (2) The figures for December 1946 are included for comparative purposes and show the industry distributions by the revised codes used in 1947.

TABLE XVII

CLAIMS FOR READJUSTMENT ALLOWANCES
BY TYPE, BY MONTH

JULY 1, 1947, THROUGH JUNE 30, 1948				
	Unemployed Veterans		Self-Employed Veterans	
	Initial Claims	Continued Claims	New Claims	Continued Claims
Total for Year	161,347	1,269,064	578	10,266
July	13,397	170,939	69	998
August	15,978	141,586	56	1,001
September	13,347	136,105	38	902
October	10,532	80,804	61	826
November	10,107	79,326	43	751
December	15,035	90,860	49	821
January	16,793	97,071	47	826
February	13,002	102,370	76	1,072
March	13,957	125,895	56	1,036
April	9,224	86,631	19	767
May	8,249	72,898	47	676
June	16,726	93,079	17	590

CLAIMS FOR READJUSTMENT ALLOWANCES

BY TYPE, BY OFFICE

JULY 1, 1947 - JUNE 30, 1948

Office	Unemployed Veterans				Self-Employed Veterans			
	Initial Claims		Continued Claims		First Continued Claims		All Continued Claims	
	Number	% of Total	Number	% of Total	Number	% of Total	Number	% of Total
Total--All Offices	161,347	100.0	1,269,064	100.0	578	100.0	10,266	100.0
<u>DISTRICT I</u>								
Springfield	7,349	4.6	43,714	3.4	23	4.0	470	4.6
Northampton	1,671	1.0	8,301	0.6	2	0.3	128	1.2
Greenfield	987	0.6	6,815	0.5	18	3.1	261	2.5
North Adams	1,237	0.8	6,804	0.5	3	0.5	25	0.2
Pittsfield	1,447	0.9	7,045	0.5	20	3.5	187	1.8
Chicopee	1,407	0.9	7,901	0.6	3	0.5	58	0.6
Holyoke	1,984	1.2	10,829	0.9	2	0.3	121	1.2
Athol	474	0.3	1,983	0.2	3	0.5	70	0.7
<u>DISTRICT II</u>								
Worcester	9,223	5.7	59,338	4.7	34	5.9	619	6.0
Milford	1,307	0.8	5,988	0.5	7	1.2	93	0.9
Webster	1,320	0.8	8,612	0.7	4	0.7	57	0.6
Fitchburg	5,000	3.1	34,544	2.7	16	2.8	305	3.0
Framingham	2,074	1.3	14,547	1.1	13	2.2	204	2.0
Marlborough	1,851	1.1	11,291	0.9	2	0.3	76	0.7
<u>DISTRICT III</u>								
Lynn	4,681	2.9	42,979	3.4	24	4.2	336	3.3
Lowell	6,217	3.9	59,945	4.7	8	1.4	279	2.7
Lawrence	6,465	4.0	39,423	3.1	17	2.9	323	3.1
Haverhill	3,108	1.9	23,507	1.9	10	1.7	196	1.9
Newburyport	2,314	1.4	17,677	1.4	4	0.7	100	1.0
Gloucester	1,636	1.0	13,669	1.1	9	1.6	136	1.3
Salem	4,655	2.9	36,707	2.9	12	2.1	233	2.3
<u>DISTRICT IV</u>								
Boston	33,577	20.8	320,203	25.2	134	23.2	2,247	21.9
Chelsea	4,671	2.9	32,392	2.6	9	1.6	218	2.1
Cambridge	6,133	3.8	51,384	4.0	17	2.9	247	2.4
Malden	5,266	3.3	45,575	3.6	19	3.3	412	4.0
Medford	2,509	1.6	21,279	1.7	5	0.9	150	1.5
Somerville	3,627	2.3	31,800	2.5	8	1.4	163	1.6
Newton	4,475	2.8	32,835	2.6	14	2.4	324	3.2
Woburn	2,471	1.5	17,240	1.4	9	1.6	231	2.3
Waltham	2,123	1.3	15,156	1.2	11	1.9	157	1.5
Quincy	5,220	3.2	44,362	3.5	15	2.6	272	2.6
<u>DISTRICT V</u>								
Taunton	2,504	1.6	16,992	1.3	4	0.7	107	1.0
Brockton	5,359	3.3	37,596	3.0	9	1.6	171	1.7
Norwood	1,547	1.0	12,248	1.0	2	0.3	114	1.1
Fall River	6,148	3.8	53,062	4.2	20	3.5	214	2.1
Attleboro	1,173	0.7	8,530	0.7	11	1.9	81	0.8
New Bedford	5,686	3.5	47,562	3.7	29	5.0	486	4.7
Plymouth	954	0.6	6,726	0.5	6	1.0	132	1.3
Hyannis	1,497	0.9	12,503	1.0	22	3.8	263	2.6

TABLE XIX
READJUSTMENT ALLOWANCE PAYMENTS - UNEMPLOYMENT - BY OFFICE
JULY 1, 1947 - JUNE 30, 1948

OFFICE	ALL PAYMENTS			TOTAL UNEMPLOYMENT			PARTIAL UNEMPLOYMENT			
	NO. OF CHECKS	TOTAL AMOUNT	% OF TOTAL AMOUNT	NO. OF CHECKS	TOTAL AMOUNT	% OF TOTAL AMOUNT	NO. OF CHECKS	TOTAL AMOUNT	% OF TOTAL AMOUNT	AVERAGE CHECK
TOTAL-ALL OFFICES	1,232,999	\$24,513,621	100.0	1,210,649	\$24,212,344	100.0	22,350	\$301,277	100.0	\$13.48
DISTRICT I										
Springfield	40,892	814,782	3.3	40,382	807,649	3.3	510	7,133	2.4	13.99
Northampton	9,351	186,216	.8	9,151	183,016	.8	200	3,200	1.1	16.00
Greenfield	5,010	99,690	.4	4,920	98,400	.4	90	1,290	.4	14.33
North Adams	5,743	112,765	.5	5,473	109,456	.4	270	3,330	1.1	12.33
Pittsfield	4,612	91,230	.4	4,452	89,040	.4	160	2,190	.7	13.69
Chicopee	7,290	145,240	.6	7,230	144,600	.6	60	640	.2	10.67
Holyoke	12,005	238,090	1.0	11,635	232,700	1.0	370	5,390	1.8	14.57
Athol	1,460	28,620	.1	1,350	27,000	.1	110	1,620	.5	14.73
DISTRICT II										
Worcester	57,485	1,140,081	4.6	55,875	1,117,478	4.6	1,610	22,603	7.5	14.04
Milford	5,792	112,570	.5	5,382	107,640	.4	410	4,930	1.6	12.02
Webster	8,190	158,750	.6	7,630	152,600	.6	560	6,150	2.0	10.98
Fitchburg	31,568	625,594	2.5	30,748	614,944	2.5	820	10,650	3.5	12.99
Framingham	14,051	280,010	1.1	13,791	275,820	1.1	260	4,190	1.4	16.12
Marlborough	11,181	220,400	.9	10,681	213,620	.9	500	6,480	2.2	12.96
DISTRICT III										
Lynn	46,741	928,943	3.8	45,831	916,379	3.8	910	12,364	4.1	13.59
Lowell	56,017	1,114,487	4.5	55,247	1,104,926	4.6	770	9,561	3.2	12.42
Lawrence	40,473	801,872	3.3	39,453	789,016	3.3	1,020	12,857	4.3	12.60
Haverhill	22,334	440,884	1.8	21,524	430,464	1.8	810	10,420	3.5	12.86
Newburyport	17,975	354,050	1.4	16,915	338,290	1.4	1,060	15,760	5.2	14.67
Gloucester	14,772	291,460	1.2	14,212	284,240	1.2	560	7,220	2.4	12.89
Salem	36,728	729,257	3.0	35,998	719,911	3.0	730	9,326	3.1	12.78
DISTRICT IV										
Boston	309,584	6,171,520	25.2	306,394	6,127,690	25.3	3,190	43,830	14.6	13.74
Chelsea	32,494	648,150	2.6	32,154	643,080	2.7	340	5,070	1.7	14.91
Cambridge	50,040	998,750	4.1	49,700	993,976	4.1	340	4,774	1.6	14.04
Malden	48,983	977,005	4.0	48,573	971,447	4.0	410	5,558	1.8	13.56
Medford	22,186	442,267	1.8	21,946	438,907	1.8	240	3,360	1.1	14.00
Somerville	30,349	604,400	2.5	29,879	597,559	2.5	470	6,841	2.3	14.56
Newton	32,402	646,090	2.6	32,042	640,860	2.6	360	5,230	1.7	14.53
Woburn	14,713	292,910	1.2	14,443	288,850	1.2	270	4,060	1.3	15.04
Waltham	14,295	284,700	1.2	14,075	281,520	1.2	220	3,180	1.1	14.45
Quincy	42,840	852,166	3.5	42,060	841,167	3.5	780	10,999	3.7	14.10
DISTRICT V										
Taunton	18,514	365,805	1.5	17,874	357,475	1.5	640	8,330	2.8	13.02
Brockton	34,794	688,637	2.8	33,704	674,057	2.8	1,090	14,580	4.8	13.38
Norwood	10,401	207,531	.8	10,311	206,201	.8	90	1,330	.4	14.78
Fall River	51,889	1,031,591	4.2	51,039	1,020,741	4.2	850	10,850	3.6	12.76
Attleboro	8,501	169,170	.7	8,391	167,820	.7	110	1,350	.5	12.27
New Bedford	43,952	871,165	3.6	42,972	859,384	3.5	980	11,781	3.9	12.02
Plymouth	5,401	107,570	.4	5,301	106,010	.4	100	1,560	.5	15.60
Hyannis	11,405	227,782	.9	11,325	226,492	.9	80	1,290	.4	16.13
INTERSTATE	586	11,720	.1	586	11,720	.1	0	0	.0	—

TABLE XX

DEPENDENTS' ALLOWANCES
NUMBER OF CHECKS AND AMOUNT
JULY 1, 1947 - JUNE 30, 1948

Office	Total Benefit Payments	Checks Supplemented by Dependents' Allowances		Dependents' Allowances	
	Amount	Number of Checks	Amount	Amount	% of Total Benefit Payments
Total - All Offices	\$50,965,873	361,264	\$10,230,184	\$1,506,630	3.0
<u>District I</u>					
Springfield	2,471,731	15,196	425,883	59,475	2.4
Northampton	365,751	2,385	67,788	10,091	2.8
Greenfield	347,166	2,694	76,999	11,149	3.2
North Adams	591,249	3,345	94,702	13,533	2.3
Pittsfield	551,273	1,692	47,267	6,894	1.3
Chicopee	311,677	1,573	44,232	6,252	2.0
Holyoke	733,060	3,815	106,673	14,776	2.0
Athol	97,109	644	18,168	2,496	2.6
<u>District II</u>					
Worcester	2,192,072	14,342	406,267	60,115	2.7
Milford	536,861	2,977	85,412	12,443	2.3
Webster	759,427	4,547	128,980	18,485	2.4
Fitchburg	1,359,757	9,532	274,101	41,996	3.1
Framingham	447,801	3,197	90,714	13,746	3.1
Marlborough	667,620	3,931	111,473	15,685	2.3
<u>District III</u>					
Lynn	2,095,599	10,829	302,307	41,885	2.0
Lowell	3,000,766	17,840	503,844	76,979	2.6
Lawrence	1,725,528	11,128	314,339	44,915	2.6
Haverhill	1,578,396	10,839	307,354	45,553	2.9
Newburyport	654,413	6,160	174,134	26,668	4.1
Gloucester	459,395	3,943	111,518	16,070	3.5
Salem	1,599,301	11,147	315,847	45,211	2.8
<u>District IV</u>					
Boston	9,609,730	75,354	2,125,595	315,558	3.3
Chelsea	1,102,856	9,504	267,243	39,256	3.6
Cambridge	1,619,935	9,582	273,536	40,360	2.5
Malden	1,715,294	12,301	346,994	50,033	2.9
Medford	586,527	4,260	121,115	17,416	3.0
Somerville	926,080	7,511	214,938	32,089	3.5
Newton	854,417	7,006	200,997	29,458	3.4
Woburn	444,539	3,937	115,148	19,030	4.3
Waltham	603,982	5,309	152,318	21,935	3.6
Quincy	1,853,569	18,769	537,867	78,571	4.2
<u>District V</u>					
Taunton	902,725	6,797	194,973	30,505	3.4
Brockton	2,310,033	15,782	448,588	65,552	2.8
Norwood	435,489	3,329	94,708	14,252	3.3
Fall River	1,602,218	12,191	341,594	51,190	3.2
Attleboro	419,752	3,226	92,021	14,178	3.4
New Bedford	2,064,366	16,057	449,128	65,052	3.2
Plymouth	219,884	2,191	62,129	9,485	4.3
Hyannis	345,804	2,756	79,007	12,936	3.7
Interstate	802,721	3,646	104,283	15,357	1.9